

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
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Visa Consumer				
Visa	Product 2	Credit	<ul style="list-style-type: none"> <li>Transactions must meet the qualifications for any of the eligible CPS programs listed in Table V2.</li> <li>Cardholder must be present at an attended point of sale on the day of purchase.</li> <li>Card must be swiped for authorization and the full, unaltered contents of the card's magnetic stripe or chip data must be transmitted.</li> <li>Electronic authorization required; only one authorization per transaction allowed.</li> <li>Hotel/car rental merchants must provide the same enhanced data required to qualify for CPS/Hotel &amp; Auto Rental in order to qualify for CPS Retail (i.e. folio #, check-in date, indicator for ancillary charges/no show).</li> <li>Transactions must be sent for processing within 24 hours of the authorization.</li> <li>Signature must be obtained on the credit card slip or printer receipt.</li> <li>Settled purchase amount must match the authorized purchase amount. However, MCC 5813 Bars may have an amount tolerance allowing the settled amount to vary up to a maximum of 20% from the authorized amount.</li> </ul>	1.51% + \$0.10
Visa	Small Business Product 2	Credit	<ul style="list-style-type: none"> <li>Same requirements of Product 2, except: <ul style="list-style-type: none"> <li>Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Merchant's MCC is not eligible for Small Business Segment categories.</li> <li>Transactions are only eligible if the surcharge amount is zero.</li> </ul> </li> </ul>	1.29% + \$0.10
Visa	Product 2 Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Product 2, but a Rewards card was used to initiate the transaction.</li> </ul>	1.65% + \$0.10
Visa	Small Business Product 2 Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements of Small Business Product 2, except a Rewards card was used to initiate the transaction.</li> </ul>	1.43% + \$0.10
Visa	Product 2 Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as Product 2, but a Signature card was used to initiate the transaction.</li> </ul>	1.65% + \$0.10
Visa	Small Business Product 2 Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements of Small Business Product 2, except a Signature card was used to initiate the transaction.</li> </ul>	1.43% + \$0.10
Visa	Product 2 Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Product 2, but a Signature Preferred card was used to initiate the transaction.</li> </ul>	2.10% + \$0.10
Visa	Product 2 Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as Product 2, but an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.30% + \$0.10
Visa	Product 2 Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Product 2, but an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	1.90% + \$0.10
Visa	Small Business Product 2 Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements of Small Business Product 2, except a Signature Preferred card was used to initiate the transaction.</li> </ul>	1.88% + \$0.10

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Visa	Small Business Product 2 Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as Small Business Product 2, but an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	1.88% + \$0.10
Visa	Small Business Product 2 Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Small Business Product 2, but an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	1.43% + \$0.10
Visa	CPS Retail	Debit	<ul style="list-style-type: none"> <li>Must meet all requirements of CPS Retail.</li> <li>Merchant name and location must be included in the authorization request.</li> <li>Settled amount must equal the authorized amount. If transaction fails authorization tolerance, it will qualify at EIRF Debit.</li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>5411 – Supermarkets</li> <li>5812 – Restaurants</li> <li>5962 – Direct Marketing-Travel Related</li> <li>5966 – Telemarketing-Outbound</li> <li>3351-3500, 7512, – Auto Rental</li> <li>4112 – Passenger Railways</li> <li>4722 – Travel Agencies &amp; Tour Operators</li> <li>7513 – Truck and Utility Trailer Rentals</li> <li>5541 – Service Stations</li> <li>5814 – Fast Food</li> <li>5967 – Telemarketing-Inbound</li> <li>3501-3999, 7011 Lodging</li> <li>4411 – Steamship &amp; Cruise Lines</li> </ul> </li> </ul>	0.80% + \$0.15
Visa	CPS Retail	Prepaid	<ul style="list-style-type: none"> <li>Same requirements of CPS Retail Debit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.15% + \$0.15
Visa	CPS Regulated (Applicable for all Regulated categories)	Debit / Prepaid	<ul style="list-style-type: none"> <li>Applies to consumer debit / prepaid card transactions with fraud adjustment.</li> <li>Cardholder's issuing Bank has assets greater than \$10 Billion.</li> </ul>	0.05% + \$0.22

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Small Ticket Service Station & Government	Credit	<ul style="list-style-type: none"> <li>Transaction must meet CPS requirements and the following additional criteria: <ul style="list-style-type: none"> <li>Only applicable to transactions <math>\leq</math> \$15.00.</li> <li>Signature is not required.</li> <li>Traditional, Rewards, or Signature card used to initiate the transaction.</li> <li>Transactions initiated with Signature Preferred and Infinite Spend Qualified on MCC 5441 that meet CPS Small Tieck Credit criteria will be assessed the Fuel segment based fee program.</li> <li>Transactions initiated with Signature Preferred and Infinite Spend Qualified on MCC 9211, 9222, 9311, &amp; 9399 that meet CPS Small Tieck Credit criteria will be assessed the Government fee program.</li> </ul> </li> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>5541 Service Stations</li> <li>9211 Court Costs</li> <li>9222 Fines</li> <li>9311 Tax Payments</li> <li>9399 Government Services</li> </ul> </li> </ul>	1.65% + \$0.04
Visa	Small Ticket Service Station & Government Infinite (Spend Not Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements of Small Ticket Service Station &amp; Government, except an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	1.65% + \$0.04
Visa	CPS Small Ticket	Debit	<ul style="list-style-type: none"> <li>Transaction must meet CPS Retail requirements and the following additional criteria: <ul style="list-style-type: none"> <li>Only applicable to transactions <math>\leq</math> \$15.00.</li> <li>Signature is not required.</li> <li>Restricted to Consumer Debit Cards only.</li> </ul> </li> <li>Chargeback protection against missing signature for transaction amounts \$25.00 or less.</li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>4829 Wire Transfers</li> <li>5542 Automated Fuel Dispenser</li> <li>5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969 Direct Marketing Merchants</li> <li>6010, 6011, 6012 Financial Institution Merchants</li> <li>7995 Betting</li> </ul> </li> </ul>	1.55% + \$0.04
Visa	CPS Small Ticket	Prepaid	<ul style="list-style-type: none"> <li>Same requirements of Small Ticket Check Card, except a prepaid card was used to initiate the transaction.</li> </ul>	1.60% + \$0.05

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Visa	Small Ticket	Credit	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4111 Local and suburban commuter passenger transportation, including ferries</li> <li>4112 Passenger railways</li> <li>4131 Bus lines</li> <li>5310 Discount stores</li> <li>5331 Variety stores</li> <li>5399 Miscellaneous general merchandise</li> <li>5499 Miscellaneous food stores – Convenience stores &amp; specialty markets</li> <li>5552 Electric vehicle charging</li> <li>7211 Laundries – family and commercial</li> <li>7216 Dry cleaners</li> <li>7523 Parking lots, parking meters, &amp; garages</li> <li>7542 Car washes</li> <li>7800 Government-owned lotteries (US region only)</li> <li>7832 Motion picture theaters</li> <li>7994 Video game arcades/establishments</li> <li>7995 Betting, including lottery tickets, casino gaming chips, off-track betting, &amp; wagers at race tracks</li> </ul> </li> <li>Transaction must meet CPS requirements and the following additional criteria: <ul style="list-style-type: none"> <li>Only applicable to transactions <math>\leq</math> \$15.00.</li> <li>Signature is not required.</li> <li>Restricted to Consumer Cards only.</li> </ul> </li> </ul>	1.90% + \$0.00 (\$0.04 Min.)
Visa	Small Ticket Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as Small Ticket, but a Signature card was used to initiate the transaction.</li> </ul>	2.20% + \$0.00 (\$0.04 Min.)
Visa	Small Ticket Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Small Ticket, but a Signature Preferred card was used to initiate the transaction.</li> </ul>	2.20% + \$0.00 (\$0.04 Min.)
Visa	Small Ticket Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as Small Ticket, but an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.20% + \$0.00 (\$0.04 Min.)
Visa	Small Ticket Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Small Ticket, but an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	2.20% + \$0.00 (\$0.04 Min.)

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	CPS Recurring Bill Payment	Credit	<ul style="list-style-type: none"> <li>Restricted to MCC: 4814 – Telecommunication Services &amp; 4899 – Cable TV.</li> <li>Card and cardholder are not present.</li> <li>One authorization request message per clearing transaction.</li> <li>Authorized amount matches the transaction amount.</li> <li>Address verification is not required.</li> <li>Purchase date must be within one day of the authorization date.</li> <li>Purchase date must be no more than two days prior to the central processing date.</li> <li>Includes Traditional, Rewards, Signature, and Infinite Spend Not Qualified.</li> <li>Transaction must be tokenized.</li> </ul>	1.43% + \$0.05
Visa	CPS Recurring Bill Payment Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as CPS Recurring Bill Payment, except transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Recurring Billing Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as CPS Recurring Bill Payment, except a Signature Preferred card was used to initiate the transaction.</li> </ul>	2.20% + \$0.05
Visa	Small Business Recurring Billing Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as CPS Recurring Bill Payment, except a Rewards card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	1.43% + \$0.05
Visa	Small Business Recurring Billing Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as CPS Recurring Bill Payment, except a Signature Preferred card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.20% + \$0.05
Visa	Recurring Billing Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as CPS Recurring Bill Payment, except an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.20% + \$0.05
Visa	Recurring Billing Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as CPS Recurring Bill Payment, except an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
Visa	Small Business Recurring Billing Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as CPS Recurring Bill Payment, except an Infinite Spend Not Qualified card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	1.43% + \$0.05
Visa	CPS Recurring Bill Payment Signature Preferred Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as CPS Recurring Bill Payment Signature Preferred, except transaction was not tokenized.</li> </ul>	2.30% + \$0.05
Visa	Recurring Billing Infinite Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Recurring Billing Infinite, except transaction was not tokenized.</li> </ul>	2.30% + \$0.05

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Visa	Recurring Billing Infinite (Spend Not-Qualified) Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Recurring Billing Infinite (Spend Not-Qualified), except transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Small Business Recurring Billing Infinite (Spend Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Recurring Billing Infinite, except Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.20% + \$0.05
Visa	CPS Retail Key - Entered	Debit	<ul style="list-style-type: none"> <li>Card present keyed transactions.</li> <li>Same requirements of Product 1, except a debit card was used to initiate the transaction.</li> </ul>	1.65% + \$0.15
Visa	CPS Retail Key - Entered	Prepaid	<ul style="list-style-type: none"> <li>Same requirements of CPS Retail Key-Entered Debit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.75% + \$0.20
Visa	Services	Credit	<ul style="list-style-type: none"> <li>Restricted to MCCs listed on Table V4.</li> <li>Minimum transaction amount of \$100.00.</li> <li>Meets qualification for any eligible CPS program.</li> <li>Transactions from all other services MCCs that meet the fee criteria, but fail minimum transaction amount requirements, may qualify for Product 1 or Product 2 interchange.</li> <li>Transaction must be tokenized.</li> </ul>	1.55% + \$0.10
Visa	Services Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Services, but transaction was not tokenized.</li> </ul>	1.65% + \$0.10
Visa	Services Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Services, but a Rewards card was used to initiate the transaction.</li> </ul>	1.70% + \$0.10
Visa	Services Rewards Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Services Rewards, but transaction was not tokenized.</li> </ul>	1.80% + \$0.10
Visa	Services Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as Services, but a Signature card was used to initiate the transaction.</li> </ul>	1.85% + \$0.10
Visa	Services Signature Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Services Signature, but transaction was not tokenized.</li> </ul>	1.95% + \$0.10
Visa	Services Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Services, but a Signature Preferred card was used to initiate the transaction.</li> </ul>	2.30% + \$0.10
Visa	Small Business Services	Credit	<ul style="list-style-type: none"> <li>Same requirements as Services, but Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	1.55% + \$0.10
Visa	Small Business Services Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Small Business Services, but a Rewards card was used to initiate the transaction.</li> </ul>	1.70% + \$0.10

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Visa	Small Business Services Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as Small Business Services, but a Signature or Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	1.85% + \$0.10
Visa	Small Business Services Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Small Business Services, but a Signature Preferred card was used to initiate the transaction.</li> </ul>	2.30% + \$0.10
Visa	Services Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as Services, but an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.30% + \$0.10
Visa	Services Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Services, but an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	1.85% + \$0.10
Visa	Services Signature Preferred Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Services Preferred Signature, but transaction was not tokenized.</li> </ul>	2.40% + \$0.10
Visa	Services Infinite Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Services Infinite, but transaction was not tokenized.</li> </ul>	2.40% + \$0.10
Visa	Services Infinite (Spend Not-Qualified) Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Services Infinite (Spend Not-Qualified), but transaction was not tokenized.</li> </ul>	1.95% + \$0.10
Visa	Small Business Services Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Services Infinite (Spend Not-Qualified), but Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	1.85% + \$0.10
Visa	Small Business Services Infinite (Spend Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Services, but an Infinite Spend Qualified card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.30% + \$0.10

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Visa	Product 1	Credit	<ul style="list-style-type: none"> <li>Transactions must meet the qualifications for any of the eligible CPS programs listed in Table VI.</li> <li>This is for card not present &amp; keyed card present transactions.</li> <li>There can be only one electronic authorization or one authorization plus an authorization reversal to make the authorization amount equal the settled amount.</li> <li>An address verification request must be performed; a match is not required, unless card present.</li> <li>Transaction must be settled within two days.</li> <li>Settled amount is equal to the authorized amount.</li> <li>Transaction date must equal the ship date and must be no later than seven days after the authorization date.</li> <li>Customer order number required in settlement record.</li> <li>Applicable to Recurring Billing transactions.</li> <li>Ecommerce transactions are not eligible for this interchange program.</li> </ul>	1.89% + \$0.10
Visa	Product 1 Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Product 1, but transaction was tokenized.</li> </ul>	1.80% + \$0.10
Visa	Small Business Product 1	Credit	<ul style="list-style-type: none"> <li>Same requirements of Product 1, except: <ul style="list-style-type: none"> <li>Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Merchant's MCC is not eligible for Small Business Segment categories.</li> <li>Transactions are only eligible if the surcharge amount is zero.</li> </ul> </li> </ul>	1.58% + \$0.10
Visa	CPS Card-Not - Present	Debit	<ul style="list-style-type: none"> <li>Must meet all requirements of Product 1, except a debit card was used to initiate the transaction.</li> </ul>	1.65% + \$0.15
Visa	CPS Card-Not - Present	Prepaid	<ul style="list-style-type: none"> <li>Must meet all requirements of CPS/Card Not Present Debit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.75% + \$0.20
Visa	Product 1 Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Product 1, but a Traditional Rewards card was used to initiate the transaction.</li> </ul>	2.04% + \$0.10
Visa	Product 1 Rewards Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Product 1 Rewards, but transaction was tokenized.</li> </ul>	1.95% + \$0.10
Visa	Small Business Product 1 Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements of Small Business Product 1, except a Rewards card was used to initiate the transaction.</li> </ul>	1.73% + \$0.10
Visa	Product 1 Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as Product 1, but a Signature card was used to initiate the transaction.</li> </ul>	2.05% + \$0.10
Visa	Product 1 Signature Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Product 1 Signature, but transaction was tokenized.</li> </ul>	1.95% + \$0.10



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Visa	Small Business Product 1 Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements of Small Business Product 1, except a Signature card was used to initiate the transaction.</li> </ul>	1.73% + \$0.10
Visa	Product 1 Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Product 1, but a Signature Preferred card was used to initiate the transaction.</li> </ul>	2.50% + \$0.10
Visa	Product 1 Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as Product 1, but an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.60% + \$0.10
Visa	Product 1 Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Product 1, but an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	2.20% + \$0.10
Visa	Product 1 Signature Preferred Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Product 1 Signature Preferred, but transaction was tokenized.</li> </ul>	2.40% + \$0.10
Visa	Product 1 Infinite Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Product 1 Infinite, but transaction was tokenized.</li> </ul>	2.50% + \$0.10
Visa	Product 1 Infinite (Spend Not-Qualified) Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Product 1 Infinite (Spend Not-Qualified), but transaction was tokenized</li> </ul>	2.10% + \$0.10
Visa	Small Business Product 1 Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements of Small Business Product 1, except a Signature Preferred card was used to initiate the transaction.</li> </ul>	2.18% + \$0.10
Visa	Small Business Product 1 Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements of Small Business Product 1, but an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.18% + \$0.10
Visa	Small Business Product 1 Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements of Small Business Product 1, but an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	1.73% + \$0.10
Visa	EIRF	Debit	<ul style="list-style-type: none"> <li>Same requirements of EIRF Credit, except a debit card was used to initiate the transaction.</li> </ul>	1.75% + \$0.20 (\$0.95 Max. for MCC 5541 & 5542)

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Visa	EIRF	Prepaid	<ul style="list-style-type: none"> <li>Same requirements of EIRF Credit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.80% + \$0.20 (\$0.95 Max. for MCC 5541 & 5542)
Visa	Non Qual	Credit	<ul style="list-style-type: none"> <li>All non-CPS Qualified transactions, e.g.: <ul style="list-style-type: none"> <li>Transactions settled more than three days from authorization date.</li> <li>Forced transactions.</li> </ul> </li> </ul>	3.15% + \$1.10 (\$1.10 Max. for MCC 5541 & 5542)
Visa	Standard	Debit	<ul style="list-style-type: none"> <li>Same requirements of Non Qual, except, a debit card was used to initiate the transaction.</li> </ul>	1.90% + \$0.25
Visa	Standard	Prepaid	<ul style="list-style-type: none"> <li>Same requirements of Non Qual, except, a prepaid card was used to initiate the transaction.</li> </ul>	1.90% + \$0.25
Visa	Restaurant Product 2	Credit	<ul style="list-style-type: none"> <li>Restricted to MCCs 5812 – Restaurant &amp; 5814 – Fast Food.</li> <li>Traditional &amp; Rewards card transactions.</li> <li>Cardholder, card, merchant and card-reading terminal must be present at the point of sale.</li> <li>Electronic authorization required; only one authorization per transaction allowed.</li> <li>Signature must be obtained on the credit card receipt or printer receipt.</li> <li>Transaction must be sent for processing within 24 hours of the authorization.</li> <li>Transactions must meet the qualifications for any of the eligible CPS Card Present programs: <ul style="list-style-type: none"> <li>CPS/</li> <li>CPS/Small Ticket Credit</li> <li>CPS/Hotel Card Present</li> <li>CPS/Car Rental Card Present</li> <li>CPS/Passenger Transport Card Present</li> </ul> </li> <li>Transaction must be tokenized.</li> </ul>	2.10% + \$0.00 (\$0.04 Min.)
Visa	Restaurant Product 2 Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as Restaurant Product 2, except a Signature, or Signature Preferred card was used to initiate the transaction.</li> </ul>	2.60% + \$0.00 (\$0.04 Min.)
Visa	Restaurant Product 2 Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as Restaurant Product 2, except an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.60% + \$0.00 (\$0.04 Min.)
Visa	Restaurant 2 Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Restaurant Product 2, except an Infinite Not Spend Qualified card was used to initiate the transaction.</li> </ul>	2.60% + \$0.00 (\$0.04 Min.)

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Restaurant Product 1	Credit	<ul style="list-style-type: none"> <li>Restricted to MCCs 5812 – Restaurant &amp; 5814 – Fast Food.</li> <li>Card not present or keyed present transactions.</li> <li>Transactions must meet the qualifications for any of the eligible CPS Card Not Present programs listed in Table V3.</li> </ul>	2.20% + \$0.00 (\$0.08 Min.)
Visa	Restaurant Product 1 Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as Restaurant Product 1, except a Signature or Signature Preferred card was used to initiate the transaction.</li> </ul>	2.70% + \$0.00 (\$0.08 Min.)
Visa	Small Business Restaurant Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Restaurant Product 1, except a Rewards card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.10% + \$0.00 (\$0.04 Min.)
Visa	Small Business Restaurant Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Restaurant Product 1, except a Signature Preferred card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.60% + \$0.00 (\$0.04 Min.)
Visa	Restaurant Product 1 Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as Restaurant Product 1, except an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.70% + \$0.00 (\$0.08 Min.)
Visa	Restaurant 1 Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Restaurant Product 1, except an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	2.70% + \$0.00 (\$0.08 Min.)
Visa	Small Business Restaurant Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Restaurant Product 1, except an Infinite Spend Not Qualified card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.60% + \$0.00 (\$0.04 Min.)
Visa	Small Business Restaurant Infinite (Spend Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Small Business Restaurant Infinite (Spend Not-Qualified), except an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.60% + \$0.00 (\$0.04 Min.)
Visa	CPS Restaurant	Debit	<ul style="list-style-type: none"> <li>Same requirements of Restaurant Product 2, except, a debit card was used to initiate the transaction.</li> <li>Authorization and presentment transaction must include merchant name and location.</li> </ul>	1.19% + \$0.10
Visa	CPS Restaurant	Prepaid	<ul style="list-style-type: none"> <li>Same requirements of CPS Retail Restaurant Debit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.15% + \$0.15
Visa	CPS Automated Fuel Dispenser	Debit	<ul style="list-style-type: none"> <li>Same requirements of CPS Automated Fuel Dispenser Credit, except a debit card was used to initiate the transaction.</li> </ul>	.80% + \$0.15 (\$0.95 Max.)
Visa	CPS Automated Fuel Dispenser	Prepaid	<ul style="list-style-type: none"> <li>Same requirements of CPS Automated Fuel Dispenser Credit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.15% + \$0.15 (\$0.95 Max.)

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Fuel	Credit	<ul style="list-style-type: none"> <li>Restricted to MCC 5541 – Service Stations &amp; 5542 Automated Fuel Dispensers.</li> <li>Visa Traditional, Rewards, Signature, Infinite Spend Not Qualified, Signature Preferred, or Infinite Spend Qualified card was used to initiate the transaction.</li> <li>Cardholder, card, merchant, and card-reading terminal must be present at the point of sale.</li> <li>One authorization per clearing transaction is allowed.</li> <li>Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted.</li> <li>Electronic authorization required.</li> <li>Transaction must be sent for processing within 24 hours of the authorization.</li> <li>Must meets CPS qualifications for: <ul style="list-style-type: none"> <li>CPS/Service Station for MCC 5541</li> <li>CPS/Automated Fuel Dispenser for MCC 5542 <ul style="list-style-type: none"> <li>One authorization per transaction, which includes: <ul style="list-style-type: none"> <li>\$1.00 status check required</li> <li>Merchant name and location</li> <li>The settled amount must be <math>\leq</math> \$500.00.</li> </ul> </li> </ul> </li> <li>CPS/Small Ticket for MCC 5541 on Visa Signature Preferred and Visa Infinite Spend Qualified transactions</li> </ul> </li> </ul>	1.15% + \$0.25 (\$1.10 Max.)
Visa	CPS Retail Service Station	Debit	<ul style="list-style-type: none"> <li>Same requirements of CPS Service Station Credit, except: <ul style="list-style-type: none"> <li>A debit card was used to initiate the transaction.</li> <li>Authorization must include merchant name and location.</li> </ul> </li> </ul>	.80% + \$0.15 (\$.95 Max.)
Visa	CPS Retail Service Station	Prepaid	<ul style="list-style-type: none"> <li>Same requirements of CPS Service Station Debit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.15% + \$0.15 (\$.95 Max.)

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	CPS Hotel & Auto Rental Card Present	Debit	<ul style="list-style-type: none"> <li>Restricted to MCCs 3351-3500, 3501-3999, 7011, &amp; 7512 – Hotel &amp; Auto Rental only.</li> <li>Credit card must be present and must be swiped for authorizations and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required).</li> <li>Length of stay or rental is one or more days.</li> <li>Multiple (incremental) authorizations are permitted.</li> <li>The incremental authorization transactions must equal the total authorization amount sent with the settlement transaction. The merchant may submit one authorization reversal to meet this requirement.</li> <li>Signature must be obtained on the credit card slip or printer receipt.</li> <li>Transaction must be settled within 2 days.</li> <li>Transaction date is checkout date for CPS Hotel; Auto rental return date is transaction date for CPS Auto Rental.</li> <li>Folio number and Check In Date must be provided for CPS Hotel; rental agreement number and auto checkout date must be provided for CPS Auto Rental.</li> </ul>	1.19% + \$0.10
Visa	CPS Hotel & Auto Rental Card Present	Prepaid	<ul style="list-style-type: none"> <li>Same requirements of CPS/Hotel/Card Rental Card Present Debit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.15% + \$0.15
Visa	CPS Hotel & Auto Rental CNP	Debit	<ul style="list-style-type: none"> <li>Same requirements of CPS/Hotel/Card Rental Present Debit, except the transaction is card not present.</li> </ul>	1.70% + \$0.15
Visa	CPS Hotel & Auto Rental CNP	Prepaid	<ul style="list-style-type: none"> <li>Same requirements of CPS/Hotel/Card Rental Not Present Debit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.75% + \$0.20
Visa	CPS E-Commerce Preferred Hotel / Car Rental	Debit	<ul style="list-style-type: none"> <li>Same requirements for CPS/E-Commerce Preferred Hotel/Card Rental Credit, except a debit card was used to initiate the transaction.</li> </ul>	1.70% + \$0.15
Visa	CPS E-Commerce Preferred Hotel / Car Rental	Prepaid	<ul style="list-style-type: none"> <li>Same requirements for CPS/Electronic Commerce Preferred Hotel/Card Rental, except a prepaid card was used to initiate the transaction.</li> </ul>	1.75% + \$0.20
Visa	CPS E-Commerce Basic	Debit	<ul style="list-style-type: none"> <li>This rate is for transaction purchased via the internet.</li> <li>There can be only one electronic authorization or one authorization plus an authorization reversal to make the authorization amount equal to the settled amount.</li> <li>An address verification request must be performed; a match is not required.</li> <li>Transaction must be settled within 2 days.</li> <li>Settled amount is equal to authorized amount.</li> <li>Transaction date is the ship date and must be no later than seven days after the authorization date.</li> <li>URL or email address and customer order number required in settlement record.</li> </ul>	1.65% + \$0.15

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	CPS E-Commerce Basic	Prepaid	<ul style="list-style-type: none"> <li>Same requirements of CPS/E-Commerce Basic Credit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.75% + \$0.20
Visa	CPS E-Commerce Preferred	Debit	<ul style="list-style-type: none"> <li>Must meet all requirements for CPS/ E-Commerce Basic Debit.</li> <li>Must contain the Secure E-Commerce transaction utilizing 3-D secure processing (Cardholder Authentication Verification Value – CAVV).</li> </ul>	1.60% + \$0.15
Visa	CPS E-Commerce Preferred	Prepaid	<ul style="list-style-type: none"> <li>Same requirements of CPS E-commerce Preferred Debit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.75% + \$0.20
Visa	Passenger Transport Debit	Debit	<ul style="list-style-type: none"> <li>Only eligible MCCs are: <ul style="list-style-type: none"> <li>3000-3350 Airlines/Car Rental Companies/Hotels</li> <li>4112 Passenger Railways</li> <li>4511 Airlines and Air Carriers</li> </ul> </li> <li>Debit card used in transaction.</li> <li>Magnetic stripe or chip data is required.</li> <li>Purchase date that is the same as the authorization date.</li> <li>One authorization is allowed.</li> <li>One or more clearing record message per transaction is allowed.</li> <li>Transaction must settle within eight days, and include the following industry-specific data: <ul style="list-style-type: none"> <li>Multiple clearing messages that are identified by the ticket sequence number and count.</li> <li>Purchase date that is the same as the authorization date.</li> <li>Ticket number or description of ancillary purchase.</li> <li>Itinerary information number or ancillary data.</li> <li>Restricted ticket indicator number.</li> </ul> </li> </ul>	1.19% + \$0.10
Visa	Passenger Transport CNP Debit	Debit	<ul style="list-style-type: none"> <li>Same requirements as Passenger Transport Debit except Magnetic stripe or chip data are not required.</li> </ul>	1.70% + \$0.15

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	CPS E-Commerce Preferred Passenger Transport Debit	Debit	<ul style="list-style-type: none"> <li>Only eligible MCCs are:                             <ul style="list-style-type: none"> <li>3000-3350 Airlines/Car Rental Companies/Hotels</li> <li>4112 Passenger Railways</li> <li>4511 Airlines and Air Carriers</li> </ul> </li> <li>Debit Card used in transaction.</li> <li>The card and the cardholder are not at the merchant location and the transaction takes place in a secure Internet environment utilizing Visa Secure.</li> <li>One authorization is allowed.</li> <li>Transaction must settle within eight days, and include the following industry-specific data:                             <ul style="list-style-type: none"> <li>Multiple clearing messages that are identified by the ticket sequence number and count.</li> <li>Purchase date that is the same as the authorization date.</li> <li>Ticket number or description of ancillary purchase.</li> <li>Itinerary information number or ancillary data.</li> <li>Restricted ticket indicator number.</li> </ul> </li> </ul>	1.70% + \$0.15
Visa	CPS Consumer Charity	Credit	<ul style="list-style-type: none"> <li>Restricted to MCCs 8398 – Charitable Social Service Organizations &amp; 8661 – Religious Organizations, which are required to have a tax-exempt status under section 501(c)(3) to qualify.</li> <li>Applies to swiped, keyed, or e-commerce transactions, and must be sent for processing within 24 hours of authorization.</li> <li>Electronic authorization required.</li> <li>Must meet CPS requirements.</li> </ul>	1.35% + \$0.05

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	CPS Retail 2 for Select Developing Markets	Debit	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>8211 Elementary Schools</li> <li>8220 Colleges, Universities, Professional Schools, &amp; Junior Colleges</li> <li>8299 School &amp; Educational Services Not Elsewhere Classified</li> <li>5960 Direct Marketing – Insurance Services</li> <li>6300 Insurance Sales, Underwriting, &amp; Premiums</li> <li>5968 Direct Marketing Subscriptions</li> <li>5983 Fuel Dealers–Fuel Oil, Wood, Coal, and Liquefied Petroleum</li> <li>8351 Child Care Services</li> <li>8398 Charitable Social Service Organizations</li> <li>8661 Religious Organizations</li> </ul> </li> <li>Applies to swiped, keyed, or e-commerce transactions, and must be sent for processing within 24 hours of authorization.</li> <li>Electronic authorization required.</li> <li>Transactions not meeting CPS requirements will not qualify and will be classified accordingly (i.e. Non Qual).</li> <li>MCC 5960 must meet CPS Card Not Present requirements.</li> <li>AVS is not required for CPS Retail 2, but if AVS is used, the transaction must meet requirements for CPS Card Not Present or CPS Retail Key Entry, and the transaction will then qualify for CPS Retail 2.</li> <li>MCCs 8398 – Charitable Social Service Organizations &amp; 8661 – Religious Organizations are required to have a tax-exempt status under section 501(c)(3) to qualify.</li> </ul>	.65% + \$0.15 (\$2.00 Max.)
Visa	CPS Retail 2 for Select Developing Markets	Prepaid	<ul style="list-style-type: none"> <li>Same requirements of CPS Retail 2 Debit, except a prepaid card was used to initiate the transaction.</li> </ul>	.65% + \$0.15 (\$2.00 Max.)
Visa	CPS Government	Credit	<ul style="list-style-type: none"> <li>Restricted to MCCs: <ul style="list-style-type: none"> <li>7800 Government owned lotteries</li> <li>9211 Court Costs</li> <li>9222 Fines</li> <li>9311 Tax Payments</li> <li>9399 Government Services Not Elsewhere Classified</li> </ul> </li> <li>Qualifies for any CPS program.</li> <li>Transactions ≤ \$15.00 initiated on Signature Preferred and Infinite Spend Qualified cards will qualify for CPS Government.</li> </ul>	1.55% + \$.10



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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	CPS Government Debit	Debit	<ul style="list-style-type: none"> <li>Same requirements as CPS Government, except: <ul style="list-style-type: none"> <li>A debit card was used to initiate the transaction.</li> <li>AVS is not required.</li> <li>Qualifies for one of the following CPS programs: <ul style="list-style-type: none"> <li>CPS/Card-Not-Present</li> <li>CPS/Electronic Commerce Basic</li> <li>CPS/Electronic Commerce Preferred-Retail</li> </ul> </li> </ul> </li> </ul>	.65% + \$.15 (\$2.00 Max.)
Visa	CPS Government Prepaid	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as CPS Government Debit, except a prepaid card was used to initiate the transaction.</li> </ul>	.65% + \$.15 (\$2.00 Max.)
Visa	CPS Government Prepaid Healthcare	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as CPS Government Debit, except a prepaid card was used to initiate the transaction.</li> </ul>	.65% + \$.15 (\$2.00 Max.)
Visa	CPS Supermarket	Credit	<ul style="list-style-type: none"> <li>Restricted to MCC 5411 - Supermarket.</li> <li>Authorization request must originate at an attended POS terminal on the day of purchase.</li> <li>One authorization per clearing transaction is allowed.</li> <li>Complete and unaltered contents of Track 1 or Track 2 of the card's magnetic stripe must be read and transmitted.</li> <li>Cardholder's signature must be obtained.</li> <li>Transaction must settle within 24 hours of authorization.</li> </ul>	1.50% + \$0.07
Visa	CPS Supermarket	Debit	<ul style="list-style-type: none"> <li>Must meet all requirements of CPS Supermarket Credit &amp; the following: <ul style="list-style-type: none"> <li>A debit card was used to initiate the transaction.</li> <li>Merchant name and location must be included in authorization request.</li> <li>Authorization amount must match clearing amount exactly.</li> </ul> </li> </ul>	0.00% + \$0.30
Visa	CPS Supermarket	Prepaid	<ul style="list-style-type: none"> <li>Same requirements of CPS Supermarket Debit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.15% + \$0.15 (\$.35 Max.)
Visa	Small Business Supermarket	Credit	<ul style="list-style-type: none"> <li>Same requirements as CPS Supermarket, but Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> </ul>	1.50% + \$0.07
Visa	Supermarket Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as CPS Supermarket, but a Rewards card was used.</li> </ul>	1.50% + \$0.07
Visa	Small Business Supermarket Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Supermarket Rewards, but Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> </ul>	1.50% + \$0.07
Visa	Supermarket Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as CPS Supermarket, but a Signature card was used.</li> </ul>	1.65% + \$0.07
Visa	Small Business Supermarket Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as Supermarket Signature, but Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> </ul>	1.65% + \$0.07

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Visa	Supermarket Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as CPS Supermarket, but a Signature Preferred card was used.</li> </ul>	2.00% + \$0.07
Visa	Small Business Supermarket Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Supermarket Signature Preferred, but Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> </ul>	2.00% + \$0.07
Visa	Supermarket Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as CPS Supermarket, but an Infinite Spend Qualified card was used.</li> </ul>	2.00% + \$0.07
Visa	Small Business Supermarket Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as Supermarket Infinite, but Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> </ul>	2.00% + \$0.07
Visa	Supermarket Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as CPS Supermarket, but an Infinite Spend Not Qualified card was used.</li> </ul>	1.65% + \$0.07
Visa	Small Business Supermarket Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Supermarket Infinite (Spend Not-Qualified), but Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> </ul>	1.65% + \$0.07
Visa	CPS Utility	Credit	<ul style="list-style-type: none"> <li>Restricted to MCC 4900 - Utility.</li> <li>Consumer cards only.</li> <li>Must be electronically authorized.</li> <li>Applies to swiped, keyed, or e-commerce transactions.</li> <li>Must meet CPS requirements.</li> <li>Merchants must be registered with Visa Partner Program (VPP) and have a valid Merchant Verification Value (MVV) identifier that is presented with the settlement transaction.</li> </ul>	0.00% + \$0.75
Visa	CPS Utility	Debit	<ul style="list-style-type: none"> <li>Same requirements of CPS Utility Credit, except: <ul style="list-style-type: none"> <li>A debit card was used to initiate the transaction.</li> <li>Merchants must be registered with Visa Partner Program (VPP) and have a valid Merchant Verification Value (MVV) identifier that is presented with the settlement transaction.</li> </ul> </li> </ul>	0.00% + \$0.65
Visa	Utility Signature Preferred Program	Credit	<ul style="list-style-type: none"> <li>Restricted to transactions conducted between a Visa registered Utility merchant (MCC 4900) and a Visa issued Signature Preferred card.</li> <li>Merchants must be registered with Visa Partner Program (VPP) and have a valid Merchant Verification Value (MVV) identifier that is presented with the settlement transaction.</li> </ul>	0.00% + \$0.75

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Utility Recurring Payment Consumer	Debit & Prepaid	<ul style="list-style-type: none"> <li>Restricted to MCC 4900 - Utility.</li> <li>Recurring bill payment transaction data must be met.</li> <li>Eligible for one of the following CPS Programs:                             <ul style="list-style-type: none"> <li>Card Not Present</li> <li>Electronic Commerce</li> </ul> </li> </ul>	0.00% + \$0.45
Visa	Travel	Credit	<ul style="list-style-type: none"> <li>Restricted to MCCs:                             <ul style="list-style-type: none"> <li>3351–3500 Car Rental Agencies</li> <li>3501–3999 Lodging – Hotels, Motels, Resorts</li> <li>4112 Passenger Railways</li> <li>4411 Steamship and Cruise Lines</li> <li>4722 Travel Agencies and Tour Operators</li> <li>7011 Lodging – Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified)</li> <li>7512 Automobile Rental Agency</li> </ul> </li> <li>Transactions must meet the qualifications for any eligible CPS program.</li> </ul>	1.75% + \$0.10
Visa	Travel Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Travel, but a Rewards card was used to initiate the transaction.</li> </ul>	1.95% + \$0.10
Visa	Travel Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as Travel, but a Signature card was used to initiate the transaction.</li> </ul>	2.25% + \$0.10
Visa	Travel Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Travel, but a Signature Preferred card was used to initiate the transaction.</li> </ul>	2.40% + \$0.10
Visa	Travel Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as Travel, but an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.55% + \$0.10
Visa	Travel Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Travel, but an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	2.25% + \$0.10
Visa	Advertising	Credit	<ul style="list-style-type: none"> <li>Restricted to MCC 7311 Advertising.</li> <li>Transactions must meet the qualifications for any eligible CPS program.</li> <li>Transaction must be tokenized.</li> </ul>	1.55% + \$0.10
Visa	Advertising - Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Advertising, except transaction was not tokenized.</li> </ul>	1.65% + \$0.10
Visa	Advertising Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Advertising, but a Rewards card was used to initiate the transaction.</li> </ul>	1.70% + \$0.10
Visa	Advertising - Rewards Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Advertising Rewards, except transaction was not tokenized.</li> </ul>	1.80% + \$0.10
Visa	Advertising Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as Advertising, but a Signature card was used to initiate the transaction.</li> </ul>	1.75% + \$0.10

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Advertising - Signature Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Advertising Signature, except transaction was not tokenized.</li> </ul>	1.85% + \$0.10
Visa	Advertising Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Advertising, but a Signature Preferred card was used to initiate the transaction.</li> </ul>	2.30% + \$0.10
Visa	Small Business Advertising	Credit	<ul style="list-style-type: none"> <li>Same requirements as Advertising, but Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	1.55% + \$0.10
Visa	Small Business Advertising Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Small Business Advertising, but a Rewards card was used to initiate the transaction.</li> </ul>	1.70% + \$0.10
Visa	Small Business Advertising Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as Small Business Advertising, but a Signature card was used to initiate the transaction.</li> </ul>	1.75% + \$0.10
Visa	Small Business Advertising Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Small Business Advertising, but a Signature Preferred card was used to initiate the transaction.</li> </ul>	2.30% + \$0.10
Visa	Advertising Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as Advertising, but an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.30% + \$0.10
Visa	Advertising Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Advertising, but an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	1.75% + \$0.10
Visa	Small Business Advertising Infinite (Spend Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Advertising, but an Infinite Spend Qualified card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.30% + \$0.10
Visa	Advertising Infinite (Spend Not-Qualified Non Tokenized)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Advertising Infinite (Spend Not-Qualified), except transaction was not tokenized.</li> </ul>	1.85% + \$0.10
Visa	Advertising - Signature Preferred Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Advertising Signature Preferred, except transaction was not tokenized.</li> </ul>	2.40% + \$0.10

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Advertising Infinite Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Advertising Infinite, except transaction was not tokenized.</li> </ul>	2.40% + \$0.10
Visa	Small Business Advertising Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Small Business Advertising Infinite (Spend Qualified), but an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	1.75% + \$0.10
Visa	Real Estate	Credit	<ul style="list-style-type: none"> <li>Restricted to MCC 6513 Real Estate.</li> <li>Transactions must be <math>\geq</math> \$500.00. Transactions <math>&lt;</math> \$500.00 will be eligible for Product 1 or 2 rates.</li> <li>Transactions must meet the qualifications for any eligible CPS program.</li> <li>Transaction must be tokenized.</li> </ul>	1.43% + \$0.05
Visa	Real Estate Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate, except transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Real Estate Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate, but a Rewards card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
Visa	Real Estate Rewards Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate Rewards, except transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Real Estate Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate, but a Signature card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
Visa	Real Estate Signature Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate Signature, except transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Real Estate Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate, but a Signature Preferred card was used to initiate the transaction.</li> </ul>	2.15% + \$0.10
Visa	Small Business Real Estate Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate Rewards, but the Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	1.43% + \$0.05
Visa	Small Business Real Estate Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate Signature Preferred, but the Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.15% + \$0.10
Visa	Real Estate Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate, but an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.15% + \$0.10

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Real Estate Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate, but an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
Visa	Small Business Real Estate Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate, but an Infinite Spend Not Qualified card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	1.43% + \$0.05
Visa	Real Estate Signature Preferred Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate Signature Preferred, except transaction was not tokenized.</li> </ul>	2.25% + \$0.10
Visa	Real Estate Infinite Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate Infinite, except transaction was not tokenized.</li> </ul>	2.25% + \$0.10
Visa	Real Estate Infinite (Spend Not-Qualified) Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate Infinite (Spend Not-Qualified), except transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Small Business Real Estate Infinite (Spend Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate, but an Infinite Spend Qualified card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.15% + \$0.10
Visa	Education	Credit	<ul style="list-style-type: none"> <li>Restricted to the following MCCs: <ul style="list-style-type: none"> <li>8211 Elementary and Secondary Schools</li> <li>8220 Colleges, Universities, Professional Schools, and Junior Colleges</li> <li>8241 Correspondence Schools</li> <li>8244 Business and Secretarial Schools</li> <li>8249 Vocational and Trade Schools</li> <li>8299 Schools and Educational Services (Not Elsewhere Classified)</li> <li>8351 Child Care Services</li> </ul> </li> <li>Transaction must be <math>\geq</math> \$500.00. Transaction <math>&lt;</math> \$500.00 will be eligible for Product 1 or 2 rates.</li> <li>Transactions must meet the qualifications for any eligible CPS program.</li> <li>Transaction must be tokenized.</li> </ul>	1.43% + \$0.05
Visa	Education Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Education, but transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Education Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Education, but a Rewards card was used.</li> </ul>	1.43% + \$0.05

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Education Rewards Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Education Rewards, but transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Education Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as Education, but a Signature card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
Visa	Education Signature Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Education Signature, but transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Education Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Education, but a Signature Preferred or card was used to initiate the transaction.</li> </ul>	2.15% + \$0.10
Visa	Small Business Education Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Education Rewards, but Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	1.43% + \$0.05
Visa	Small Business Education Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Education Signature Preferred, but Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.15% + \$0.10
Visa	Education Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as Education, but an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.15% + \$0.10
Visa	Education Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Education, but an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
Visa	Education Signature Preferred Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Education Signature Preferred, but transaction was not tokenized.</li> </ul>	2.25% + \$0.10
Visa	Education Infinite Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Education Infinite, but transaction was not tokenized.</li> </ul>	2.25% + \$0.10
Visa	Education Infinite (Spend Not-Qualified) Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Education Infinite (Spend Not-Qualified), except transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Small Business Education Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Education, but an Infinite Spend Not Qualified card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	1.43% + \$0.05

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Small Business Education Infinite (Spend Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Education, but an Infinite Spend Qualified card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.15% + \$0.10
Visa	Healthcare	Credit	<ul style="list-style-type: none"> <li>Restricted to the following MCCs: <ul style="list-style-type: none"> <li>0742 Veterinary Services</li> <li>4119 Ambulance Services</li> <li>7277 Counseling Services – Debt, Marriage, and Personal</li> <li>8011 Doctors and Physicians (Not Elsewhere Classified)</li> <li>8021 Dentists and Orthodontists</li> <li>8031 Osteopaths</li> <li>8041 Chiropractors</li> <li>8042 Optometrists and Ophthalmologists</li> <li>8043 Opticians, Optical Goods, and Eyeglasses</li> <li>8049 Podiatrists and Chiropodists</li> <li>8050 Nursing and Personal Care Facilities</li> <li>8062 Hospitals</li> <li>8071 Medical and Dental Laboratories</li> <li>8099 Medical Services and Health Practitioners (Not Elsewhere Classified)</li> </ul> </li> <li>Transaction must be <math>\geq</math> \$500.00. Transaction <math>&lt;</math> \$500.00 will be eligible for Product 1 or 2 rates.</li> <li>Transactions must meet the qualifications for any eligible CPS program.</li> <li>Transaction must be tokenized.</li> </ul>	1.43% + \$0.05
Visa	Healthcare Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Healthcare, but transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Healthcare Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Healthcare, but a Rewards card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
Visa	Healthcare Rewards Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Healthcare Rewards, but transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Healthcare Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as Healthcare, but a Signature or card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
Visa	Healthcare Signature Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Healthcare Signature, but transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Healthcare Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Healthcare, but a Signature Preferred card was used to initiate the transaction.</li> </ul>	2.30% + \$0.10



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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Small Business Healthcare Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Healthcare Rewards, but Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	1.43% + \$0.05
Visa	Small Business Healthcare Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Healthcare Signature Preferred, but Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.30% + \$0.10
Visa	Healthcare Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as Healthcare, but an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.30% + \$0.10
Visa	Healthcare Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Healthcare, but an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
Visa	Healthcare Signature Preferred Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Healthcare Signature Preferred, but transaction was not tokenized.</li> </ul>	2.40% + \$0.10
Visa	Healthcare Infinite Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Healthcare Infinite, but transaction was not tokenized.</li> </ul>	2.40% + \$0.10
Visa	Healthcare Infinite (Spend Not-Qualified) Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Healthcare Infinite (Spend Not-Qualified), but transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Small Business Healthcare Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Healthcare, but an Infinite Spend Not Qualified card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	1.43% + \$0.05
Visa	Small Business Healthcare Infinite (Spend Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Healthcare, but an Infinite Spend Qualified card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.30% + \$0.10

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Taxi 2	Credit	<ul style="list-style-type: none"> <li>Restricted to MCC 4121 Taxi cabs and limousines.</li> <li>Transactions must meet the qualifications for any of the eligible CPS Card Present programs: <ul style="list-style-type: none"> <li>CPS/Restaurant</li> <li>CPS/Retail Credit</li> <li>CPS/Retail Credit Incremental Authorizations</li> <li>CPS/Small Ticket Credit</li> <li>CPS/Hotel—Card Present</li> <li>CPS/Car Rental—Card Present</li> <li>CPS/Passenger Transport—Card Present</li> </ul> </li> <li>Visa Traditional or Rewards card was used to initiate the transaction.</li> </ul>	2.10% + \$0.00 (\$0.04 Min.)
Visa	Taxi 2 Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as Taxi 2, but a Signature or Signature Preferred card was used to initiate the transaction.</li> </ul>	2.60% + \$0.00 (\$0.04 Min.)
Visa	Taxi 2 Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as Taxi 2, but an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.60% + \$0.00 (\$0.04 Min.)
Visa	Taxi 2 Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Taxi 2, but an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	2.60% + \$0.00 (\$0.04 Min.)
Visa	Taxi 1	Credit	<ul style="list-style-type: none"> <li>Restricted to MCC 4121 Taxi cabs and limousines.</li> <li>Transactions must meet the qualifications for any of the eligible CPS Card Not Present programs listed in Table V3.</li> <li>Visa Traditional or Rewards card was used to initiate the transaction.</li> </ul>	2.20% + \$0.00 (\$0.08 Min.)
Visa	Taxi 1 Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Taxi 1, but a Signature or Signature Preferred card was used to initiate the transaction.</li> </ul>	2.70% + \$0.00 (\$0.08 Min.)
Visa	Small Business Taxi Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Taxi 1, but a Rewards card was used to initiate the transaction and Merchant has ≤ \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.10% + \$0.00 (\$0.04 Min.)
Visa	Small Business Taxi Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Taxi 1, but a Signature Preferred card was used to initiate the transaction and Merchant has ≤ \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.60% + \$0.00 (\$0.04 Min.)
Visa	Taxi 1 Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as Taxi 1, but an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.70% + \$0.00 (\$0.08 Min.)
Visa	Taxi 1 Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Taxi 1, but an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	2.70% + \$0.00 (\$0.08 Min.)

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Small Business Taxi Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Taxi 1, but an Infinite Spend Not Qualified card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.60% + \$0.00 (\$0.04 Min.)
Visa	Small Business Taxi Infinite (Spend Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Taxi 1, but an Infinite Spend Qualified card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.60% + \$0.00 (\$0.04 Min.)
Visa	Insurance	Credit	<ul style="list-style-type: none"> <li>Restricted to MCCs 5960 Direct Marketing – Insurance Services, &amp; 6300 Insurance Sales, Underwriting, and Premiums.</li> <li>Transactions must meet the qualifications for any eligible CPS program.</li> <li>Transaction must be tokenized.</li> </ul>	1.43% + \$0.05
Visa	Insurance Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance, but transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Insurance Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance, but a Rewards card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
Visa	Insurance Rewards Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance Rewards, but transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Insurance Signature	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance, but a Signature card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
Visa	Insurance Signature Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance Signature, but transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Insurance Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance, but a Signature Preferred card was used to initiate the transaction.</li> </ul>	2.25% + \$0.10
Visa	Small Business Insurance Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance Rewards, but Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	1.43% + \$0.05
Visa	Small Business Insurance Signature Preferred	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance Signature Preferred, but Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.25% + \$0.10
Visa	Insurance Infinite	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance, but an Infinite Spend Qualified card was used to initiate the transaction.</li> </ul>	2.25% + \$0.10

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Visa	Insurance Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance, but an Infinite Spend Not Qualified card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
Visa	Insurance Signature Preferred Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance Signature Preferred, but transaction was not tokenized.</li> </ul>	2.35% + \$0.10
Visa	Insurance Infinite Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance Infinite, but transaction was not tokenized.</li> </ul>	2.35% + \$0.10
Visa	Insurance Infinite (Spend Not-Qualified) Non-Tokenized	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance Infinite (Spend Not-Qualified), but transaction was not tokenized.</li> </ul>	1.53% + \$0.05
Visa	Small Business Insurance Infinite (Spend Not-Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance, but an Infinite Spend Not Qualified card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	1.43% + \$0.05
Visa	Small Business Insurance Infinite (Spend Qualified)	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance, but an Infinite Spend Qualified card was used to initiate the transaction and Merchant has <math>\leq</math> \$280,000 in annual Visa volume.</li> <li>Must be submitted with a surcharge amount of zero.</li> </ul>	2.25% + \$0.10
Visa	Signature Preferred Government	Credit	<ul style="list-style-type: none"> <li>Same requirements as Signature Preferred Retail, except:                             <ul style="list-style-type: none"> <li>Restricted to MCCs:                                     <ul style="list-style-type: none"> <li>7800 – Government owned lotteries</li> <li>9211 – Court Costs</li> <li>9222 – Fines</li> <li>9311 – Tax Payments</li> <li>9399 – Government Services not elsewhere classified</li> </ul> </li> </ul> </li> </ul>	1.55% + \$.10
Visa	High Net Worth Government	Credit	<ul style="list-style-type: none"> <li>Restricted to MCCs:                             <ul style="list-style-type: none"> <li>7800 – Government owned lotteries</li> <li>9211 – Court Costs</li> <li>9222 – Fines</li> <li>9311 – Tax Payments</li> <li>9399 – Government Services not elsewhere classified</li> </ul> </li> <li>Qualifies for any CPS programs.</li> <li>AVS not required when using the following CPS programs:                             <ul style="list-style-type: none"> <li>CPS Card Not Present</li> <li>CPS Electronic Commerce Basic</li> <li>CPS Electronic Commerce Preferred - Retail</li> </ul> </li> </ul>	1.55% + \$.10

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	CPS Account Funding Debit	Debit	<ul style="list-style-type: none"> <li>All MCCs are eligible.</li> <li>Debit Card used in transaction.</li> <li>Identified as an e-commerce transaction processed in a secure environment.</li> <li>Transaction must settle within two days.</li> <li>Card and cardholder are not at the merchant location.</li> <li>One authorization per clearing transaction is allowed.</li> <li>Address verification request is required in authorization.</li> <li>Purchase date must be within one day of authorization date.</li> <li>Authorized amount must equal settlement amount.</li> </ul>	1.75% + \$0.20
Visa	CPS Account Funding Prepaid	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Account Funding Debit, except a prepaid card was used.</li> </ul>	1.80% + \$0.20
Visa	US Debt Repayment No Fee	Debit	<ul style="list-style-type: none"> <li>Restricted to MCC 6012 Financial Institutions – Merchandise, Services, and Debt Repayment or MCC 6051 Non-Financial Institutions – Foreign Currency, Money Orders (Not Wire Transfers), Stored Value Card/Load, Travelers Checks, and Debt Repayment.</li> <li>Transaction must use a consumer debit or prepaid card.</li> <li>Transaction must be Card Not Present.</li> <li>Transaction must be U.S. domestic.</li> <li>A valid Visa assigned MVV is required &amp; must match MVV &amp; Acquirer Identifier relationship registered with Visa.</li> <li>Transactions must be CPS-qualified for one of the following: <ul style="list-style-type: none"> <li>CPS/Card Not Present</li> <li>CPS/Electronic Commerce–Basic</li> <li>CPS/Electronic Commerce Preferred – Retail</li> </ul> </li> <li>Transactions must be identified as Existing Debt.</li> <li>Merchants must attest they do not pass a fee to the cardholder.</li> </ul>	0.65% + \$0.15 (\$0.65 Max)
Visa	US Debt Repayment 2	Debit	<ul style="list-style-type: none"> <li>Same requirements as US Debt Repayment No Fee, except the merchant does pass a convenience fee to the cardholder.</li> </ul>	0.65% + \$0.15 (\$2.00 Max)
Visa	Manual Cash Disbursements	Prepaid	<ul style="list-style-type: none"> <li>Must use MCC 6010 – Manual Cash Disbursements.</li> <li>Transaction must use a Prepaid Consumer Government and Payroll card.</li> <li>Surcharge amount must be \$0.00.</li> </ul>	0.00% + \$2.00
Visa	Manual Cash Disbursements Surcharge	Credit	<ul style="list-style-type: none"> <li>Must use MCC 6010 – Manual Cash Disbursements.</li> <li>Transaction has a surcharge amount greater than \$0.00.</li> </ul>	0.00% + \$0.60
Visa	Manual Cash Disbursements No Surcharge	Credit	<ul style="list-style-type: none"> <li>Must use MCC 6010 – Manual Cash Disbursements.</li> <li>Surcharge amount must be \$0.00.</li> </ul>	0.35% + \$0.55 (\$3.00 Max)

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Manual Cash Disbursements Default	Credit	<ul style="list-style-type: none"> <li>• Must use MCC 6010 – Manual Cash Disbursements.</li> <li>• Must not meet the criteria for any other Manual Cash Disbursements Program.</li> </ul>	0.00% + \$2.00

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
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## **Table V1 Qualifying CPS Programs for Product 1 Interchange Fees:**

- CPS/Card Not Present
- Credit CPS/Retail Key Entry Credit
- CPS/Account Funding Credit
- CPS/Passenger Transport—Card Not Present
- CPS/Passenger Transport—Card Not Present Application-based E-Commerce
- CPS/Electronic Commerce Basic
- CPS/Electronic Commerce Basic Application-based E-Commerce
- CPS/Electronic Commerce Preferred—Retail
- CPS/Electronic Commerce Preferred—Passenger Transport
- CPS/Electronic Commerce Preferred—Hotel
- CPS/Electronic Commerce Preferred—Car Rental
- CPS/Hotel—Card Not Present
- CPS/Hotel—Card Not Present Application-based E-Commerce
- CPS/Car Rental—Card Not Present
- CPS/Car Rental—Card Not Present Application-based E-Commerce

## **Table V2 Qualifying CPS Programs for Product 2 Interchange Fees:**

- CPS/Retail Credit
- CPS/Retail Credit Incremental Authorizations
- CPS/Small Ticket Credit
- CPS/Hotel—Card Present
- CPS/Car Rental—Card Present
- CPS/Passenger Transport—Card Present

## **Table V3 Qualifying CPS Programs for Card Not Present Transactions:**

- CPS/Card Not Present Credit
- CPS/Retail Key Entry Credit
- CPS/Passenger Transport—Card Not Present
- CPS/Passenger Transport—Card Not Present Application-based E-Commerce
- CPS/Electronic Commerce Basic
- CPS/Electronic Commerce Basic Application-based E-Commerce
- CPS/Electronic Commerce Preferred—Retail
- CPS/Electronic Commerce Preferred—Passenger Transport
- CPS/Electronic Commerce Preferred—Hotel
- CPS/Electronic Commerce Preferred—Car Rental
- CPS/Hotel—Card Not Present
- CPS/Hotel—Card Not Present Application-based E-Commerce
- CPS/Car Rental—Card Not Present
- CPS/Car Rental—Card Not Present Application-based E-Commerce

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## **Table V4 Services Merchant Segment Eligible MCCs:**

- 0763 Agricultural Co-operatives
- 0780 Landscaping and Horticultural Services
- 1520 General Contractors – Residential and Commercial
- 1711 Heating, Plumbing, and Air Conditioning Contractors
- 1731 Electrical Contractors
- 1740 Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors
- 1750 Carpentry Contractors
- 1761 Roofing, Siding, and Sheet Metal Work Contractors
- 1771 Concrete Work Contractors
- 1799 Special Trade Contractors (Not Elsewhere Classified)
- 2741 Miscellaneous Publishing and Printing
- 2791 Typesetting, Plate Making and Related Services
- 2842 Specialty Cleaning, Polishing and Sanitation Preparations
- 4214 Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services
- 4215 Courier Services – Air and Ground, and Freight Forwarders
- 4225 Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage
- 4816 Computer Network/Information Services
- 4821 Telegraph Services
- 5074 Plumbing and Heating Equipment and Supplies
- 5552 Electric Vehicle Charging
- 5697 Tailors, Seamstresses, Mending, and Alterations
- 5969 Direct Marketing – Other Direct Marketers (Not Elsewhere Classified)
- 5975 Hearing Aids – Sales, Service, and Supply
- 5976 Orthopedic Goods – Prosthetic Devices
- 5983 Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum
- 5996 Swimming Pools – Sales and Service
- 5997 Electric Razor Stores – Sales and Service
- 7210 Laundry, Cleaning, and Garment Services
- 7211 Laundries – Family and Commercial
- 7216 Dry Cleaners
- 7217 Carpet and Upholstery Cleaning
- 7221 Photographic Studios
- 7230 Beauty and Barber Shops
- 7251 Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops
- 7261 Funeral Services and Crematories
- 7273 Dating Services
- 7276 Tax Preparation Services
- 7278 Buying and Shopping Services and Clubs
- 7297 Massage Parlors
- 7298 Health and Beauty Spas
- 7299 Miscellaneous Personal Services (Not Elsewhere Classified)
- 7321 Consumer Credit Reporting Agencies
- 7333 Commercial Photography, Art, and Graphics
- 7338 Quick Copy, Reproduction, and Blueprinting Services



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## **Table V4 Services Merchant Segment Eligible MCCs Continued:**

- 7339 Stenographic and Secretarial Support
- 7342 Exterminating and Disinfecting Services
- 7349 Cleaning, Maintenance, and Janitorial Services
- 7361 Employment Agencies and Temporary Help Services
- 7372 Computer Programming, Data Processing, and Integrated Systems Design Services
- 7375 Information Retrieval Services
- 7379 Computer Maintenance, Repair and Services (Not Elsewhere Classified)
- 7392 Management, Consulting, and Public Relations Services
- 7393 Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs
- 7395 Photofinishing Laboratories and Photo Developing
- 7399 Business Services (Not Elsewhere Classified)
- 7523 Parking Lots, Parking Meters and Garages
- 7531 Automotive Body Repair Shops
- 7534 Tire Retreading and Repair Shops
- 7535 Automotive Paint Shops
- 7538 Automotive Service Shops (Non-Dealer)
- 7542 Car Washes
- 7549 Towing Services
- 7622 Electronics Repair Shops
- 7623 Air Conditioning and Refrigeration Repair Shops
- 7629 Electrical and Small Appliance Repair Shops
- 7631 Watch, Clock and Jewelry Repair
- 7641 Furniture – Reupholstery, Repair, and Refinishing
- 7692 Welding Services
- 7699 Miscellaneous Repair Shops and Related Services
- 8111 Legal Services and Attorneys
- 8641 Civic, Social, and Fraternal Associations
- 8931 Accounting, Auditing, and Bookkeeping Services
- 8999 Professional Services (Not Elsewhere Classified)

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
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Visa Commercial				
Visa	Business Tier 1 - Product 2	Credit	<ul style="list-style-type: none"> <li>Applies to Visa business card transactions at Non-Travel Service merchant locations.</li> <li>Must meet the qualification requirements for one of the following interchange categories: <ul style="list-style-type: none"> <li>CPS/Retail</li> <li>CPS/Service Station</li> <li>CPS/Supermarket</li> <li>CPS/AFD</li> <li>CPS/Retail Key Entered</li> <li>CPS/Small Ticket</li> </ul> </li> <li>Level 2 data requirements are not present or fail other edit requirements for Level 2 such as the tax amount is not included (i.e. tax exempt transactions).</li> <li>Annual account spend amount <math>\leq</math> \$19,999.99.</li> </ul>	1.90% + \$0.10
Visa	Business Card Retail	Debit	<ul style="list-style-type: none"> <li>Same requirements as Business Card Retail Credit, except a business debit card was used to initiate the transaction.</li> </ul>	1.70% + \$0.10
Visa	Business Card Retail	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Business Card Retail Credit, except a business prepaid card was used to initiate the transaction.</li> </ul>	2.15% + \$0.10
Visa	Business Card Regulated	Debit	<ul style="list-style-type: none"> <li>Same requirements as Business Card Retail Debit, except applies to Visa Commercial Debit card transactions with fraud adjustment, &amp; issuing Bank has assets greater than \$10 Billion.</li> </ul>	0.05% + \$0.22
Visa	Business Tier 1 – Product 1	Credit	<ul style="list-style-type: none"> <li>Applies to card not present Visa business card transactions at Non-Travel Service merchant locations.</li> <li>Must meet the qualification requirements for one of the following interchange categories: <ul style="list-style-type: none"> <li>CPS/Card Not Present</li> <li>CPS/Electronic Commerce Preferred</li> <li>CPS/Electronic Basic</li> </ul> </li> <li>Level 2 data requirements are not present or fail other edit requirements for Level 2 such as the tax amount is not included (i.e. tax exempt transactions).</li> <li>Annual account spend amount <math>\leq</math> \$19,999.99.</li> </ul>	2.65% + \$0.10
Visa	Business Card – Card Not Present	Debit	<ul style="list-style-type: none"> <li>Same requirements as Business Card – Card Not Present Credit, except a business debit card was used to initiate the transaction.</li> </ul>	2.45% + \$0.10
Visa	Business Card – Card Not Present	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Business Card – Card Not Present Credit, except a business prepaid card was used to initiate the transaction.</li> </ul>	2.65% + \$0.10
Visa	CPS Utility – Business Card	Credit / Debit / Prepaid	<ul style="list-style-type: none"> <li>Restricted to transactions conducted between a Visa registered Utility merchant (MCC 4900) and a Visa issued Business Card.</li> <li>Merchant must be registered with Visa and have a valid Merchant Verification Value (MVV) identifier that is presented with the settlement transaction.</li> </ul>	\$1.50 + \$0.00

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Utility Recurring Payment Business	Debit / Prepaid	<ul style="list-style-type: none"> <li>Restricted to transactions conducted between a Visa registered Utility merchant (MCC 4900) and a Visa issued Business Card.</li> <li>Recurring bill payment transaction data must be met.</li> <li>Eligible for one of the following CPS Programs: <ul style="list-style-type: none"> <li>Card Not Present</li> <li>Electronic Commerce</li> </ul> </li> </ul>	\$0.00 + \$0.75
Visa	Business Tier 1 – Level 2 at non-Fuel Location (Non-T&E)	Credit	<ul style="list-style-type: none"> <li>Non-Travel Service merchants only.</li> <li>Applies to all Business card transactions.</li> <li>Transactions must be CPS qualified as defined in Consumer rates.</li> <li>Non-Fuel Level II Data: POS PROMPTS: Local Tax Indicator must = 1 “Local Tax Included”, Sales tax amount must be between .1% and 22% of the transaction amount.</li> <li>Annual account spend amount <math>\leq</math> \$19,999.99.</li> </ul>	1.90% + \$0.10
Visa	Business Tier 1 - Travel	Credit	<ul style="list-style-type: none"> <li>Applies to Visa business card transactions at Travel Service merchant locations.</li> <li>Restricted to MCCs: <ul style="list-style-type: none"> <li>3351-3500 – Car Rental Agencies</li> <li>3501-3999 – Lodging</li> <li>4112 – Passenger Railways</li> <li>4411 – Steamship and Cruise Lines</li> <li>4722 – Travel Agencies and Tour Operators</li> <li>7011 – Lodging</li> <li>7512 – Automobile Rental Agencies</li> <li>7513 – Truck and Utility Trailer Rentals</li> </ul> </li> <li>Annual account spend amount <math>\leq</math> \$19,999.99.</li> </ul>	2.35% + \$0.10
Visa	Business Non Qual	Debit / Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Business Credit Non Qual, except a business debit or prepaid card was used to initiate the transaction.</li> </ul>	2.95% + \$0.10
Visa	Business Tier 2 – Level 2	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Tier 1 – Level 2 Credit, except annual account spend is \$20,000.00 - \$39,999.99</li> </ul>	2.05% + \$0.10
Visa	Business Tier 2 – Product 2	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Tier 1 - Product 2, except annual account spend amount is \$20,000.00 - \$39,999.99.</li> </ul>	2.05% + \$.10
Visa	Business Tier 2 – Product 1	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Card Tier 1 - Product 1, except annual account spend amount is \$20,000.00 - \$39,999.99.</li> </ul>	2.80% + \$.10
Visa	Business Tier 2 - Travel	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Card Tier 1 - Travel, except annual account spend amount is \$20,000.00 - \$39,999.99.</li> </ul>	2.50% + \$.10
Visa	Business Tier 3 – Level 2	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Card Level 2 – Tier 1, except annual account spend amount is \$40,000.00 - \$99,999.99.</li> </ul>	2.10% + \$0.10
Visa	Business Tier 3 – Product 2	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Tier 1 – Product 2, except annual account spend amount is \$40,000.00 - \$99,999.99.</li> </ul>	2.10% + \$0.10

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Business Tier 3 – Product 1	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Card Tier 1 – Product 1, except annual account spend amount is \$40,000.00 - \$99,999.99.</li> </ul>	2.85% + \$.10
Visa	Business Tier 3 – Travel	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Card Tier 1 – Travel, except annual account spend amount is \$40,000.00 - \$99,999.99.</li> </ul>	2.55% + \$.10
Visa	Business Tier 4 – Level 2	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Card Level 2 – Tier 1, except annual account spend amount is <math>\geq</math> \$100,000.00 to \$249,999.99.</li> </ul>	2.20% + \$.10
Visa	Business Tier 4 – Product 2	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Tier 1 – Product 2, except annual account spend amount is <math>\geq</math> \$100,000.00 to \$249,999.99.</li> </ul>	2.20% + \$.10
Visa	Business Tier 4 – Product 1	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Tier 1 – Product 1, except annual account spend amount is <math>\geq</math> \$100,000.00 to \$249,999.99.</li> </ul>	2.95% + \$.10
Visa	Business Tier 4 Travel	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Card Tier 1 – Travel, except annual account spend amount is <math>\geq</math> \$100,000.00 to \$249,999.99.</li> </ul>	2.65% + \$.10
Visa	Business Tier 5 Level 2	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Card Level 2 – Tier 1, except annual account spend amount is <math>\geq</math> \$250,000.00.</li> </ul>	2.25% + \$.10
Visa	Business Tier 5 Product 1	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Card Product 1 – Tier 1, except annual account spend amount is <math>\geq</math> \$250,000.00.</li> </ul>	3.00% + \$.10
Visa	Business Tier 5 Product 2	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Card Product 2 – Tier 1, except annual account spend amount is <math>\geq</math> \$250,000.00.</li> </ul>	2.25% + \$.10
Visa	Business Tier 5 Travel	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Card Tier 1 – Travel, except annual account spend amount is <math>\geq</math> \$250,000.00.</li> </ul>	2.70% + \$.10
Visa	Non Qual Business	Credit	<ul style="list-style-type: none"> <li>Applies to Business Tiers 1 – 5 transactions that are not CPS qualified.</li> </ul>	3.15% + \$.20
Visa	Corporate Card – Product 2 (Non-T&E)	Credit	<ul style="list-style-type: none"> <li>Applies to Corporate Card transactions at Non-Travel Service merchant locations.</li> <li>Must meet the qualification requirements for one of the following interchange categories: <ul style="list-style-type: none"> <li>CPS/Retail</li> <li>CPS/Service Station</li> <li>CPS/Supermarket</li> <li>CPS/AFD</li> <li>CPS/Retail Key Entered</li> <li>CPS/Small Ticket</li> </ul> </li> <li>Level 2 data requirements are not present or fail other edit requirements for Level 2 such as the tax amount is not included (i.e. tax exempt transactions).</li> </ul>	2.50% + \$0.10
Visa	Corporate Prepaid	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Corporate Card – Card Present, except a Corporate Prepaid card was used to initiate the transaction.</li> </ul>	2.65% + \$0.10
Visa	Commercial Regulated	Debit	<ul style="list-style-type: none"> <li>Applies to Visa Commercial Debit card, issued from a bank with assets greater than \$10 Billion.</li> </ul>	0.05% + \$0.22

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Visa	<b>Corporate Card – Product 1 (Non-T&amp;E)</b>	Credit	<ul style="list-style-type: none"> <li>Applies to Corporate Card transactions at Non-Travel Service merchant locations.</li> <li>Must meet the qualification requirements for one of the following interchange categories: <ul style="list-style-type: none"> <li>CPS/Card Not Present</li> <li>CPS/Electronic Commerce Preferred</li> <li>CPS/Electronic Basic</li> <li>CPS Account Funding</li> </ul> </li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>4468 - Marinas</li> <li>5499 - Miscellaneous Food Stores</li> <li>5541 - Service Stations</li> <li>5542 - Automated Fuel Dispensers</li> <li>5983 - Fuel Dealers</li> </ul> </li> <li>Level 2 data requirements are not present or fail other edit requirements for Level 2 such as the tax amount is not included (i.e. tax exempt transactions).</li> </ul>	2.70% + \$0.10
Visa	<b>Corporate Card – Level II at Non-Fuel Locations (Non-T&amp;E)</b>	Credit	<ul style="list-style-type: none"> <li>Non-Travel Service merchants only.</li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>4468 Marinas</li> <li>5499 Miscellaneous Food Stores</li> <li>5541 Service Stations</li> <li>5542 Automated Fuel Dispensers</li> <li>5983 Fuel Dealers</li> <li>8011 Doctors—not elsewhere classified</li> <li>8021 Dentists and Orthodontists</li> <li>8031 Osteopathic Physicians</li> <li>8041 Chiropractors</li> <li>8042 Optometrists and Ophthalmologists</li> <li>8043 Opticians, Optical Goods and Eyeglasses</li> <li>8049 Chiropodists, Podiatrists</li> <li>8050 Nursing and Personal Care Facilities</li> <li>8062 Hospitals</li> <li>8071 Dental and Medical Laboratories</li> </ul> </li> <li>Applies to all Visa Corporate card transactions.</li> <li>Transactions must be CPS qualified as defined in Consumer rates.</li> <li>Level II Data: POS PROMPTS: Local Tax Indicator must = 1 “Local Tax Included”, Sales tax amount must be between .1% and 22% of the transaction amount.</li> </ul>	2.50% + \$0.10

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Visa	<b>Corporate Card – Product 3 at Non-Fuel Locations (Non-T&amp;E)</b>	Credit	<ul style="list-style-type: none"> <li>Non-Travel Service merchants only.</li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>4468 Marinas, marine service, and supplies</li> <li>4582 Airports, flying fields, and airport terminals</li> <li>5172 Petroleum and petroleum products</li> <li>5499 Miscellaneous Food Stores</li> <li>5541 Service Stations</li> <li>5542 Automated Fuel Dispensers</li> <li>5552 Electric vehicle charging</li> <li>5983 Fuel Dealers</li> <li>7523 Parking lots, parking meters and garages</li> <li>7542 Car washes</li> <li>8021 Dentists and Orthodontists</li> <li>8031 Osteopathic Physicians</li> <li>8041 Chiropractors</li> <li>8042 Optometrists and Ophthalmologists</li> <li>8043 Opticians, Optical Goods and Eyeglasses</li> <li>8049 Chiropodists, Podiatrists</li> <li>8050 Nursing and Personal Care Facilities</li> <li>8062 Hospitals</li> <li>8071 Dental and Medical Laboratories</li> <li>8011 Doctors—not elsewhere classified</li> </ul> </li> <li>Applies to all Visa Corporate card transactions.</li> <li>Must meet requirements for any CPS program.</li> <li>Must include a tax indicator of '1', sales tax amount must be between .1% and 22% of transaction amount, or tax exempt indicator of '2' and sales tax amount of \$0.00.</li> <li>Must contain summary and line item data.</li> </ul>	1.90% + \$0.10
Visa	<b>Corporate Card EIRF – T&amp;E</b>	Credit	<ul style="list-style-type: none"> <li>Applies to Corporate Card transactions at Travel and Entertainment (T&amp;E) merchant locations.</li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>4468 Marinas</li> <li>5499 Miscellaneous Food Stores</li> <li>5541 Service Stations</li> <li>5542 Automated Fuel Dispensers</li> <li>5983 Fuel Dealers</li> </ul> </li> </ul>	2.65% + \$0.10
Visa	<b>Corporate Card Non Qual</b>	Credit	<ul style="list-style-type: none"> <li>Transaction does not meet CPS requirements.</li> <li>Transaction settled more than 3 days after transaction date.</li> </ul>	2.95% + \$0.10
Visa	<b>Corporate Card Non Qual w/Data</b>	Credit	<ul style="list-style-type: none"> <li>Transaction does not meet CPS requirements.</li> <li>Level 3 data requirements met.</li> </ul>	2.95% + \$0.10
Visa	<b>Corporate Prepaid Non Qual</b>	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Corporate Card Non Qual, except a Corporate Prepaid card was used to initiate the transaction.</li> </ul>	2.95% + \$0.10

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Visa	<b>Purchasing Card – Product 2 (Non-T&amp;E)</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Applies to Corporate Card transactions at Non-Travel Service merchant locations.</li> <li>Must meet the qualification requirements for one of the following interchange categories: <ul style="list-style-type: none"> <li>CPS/Retail</li> <li>CPS/Small Ticket</li> <li>CPS/Supermarket</li> <li>CPS/AFD</li> <li>CPS/Retail Key Entered</li> <li>CPS/Service Station</li> </ul> </li> <li>Level 2 data requirements are not present or fail other edit requirements for Level 2 such as the tax amount is not included (i.e. tax exempt transactions).</li> </ul>	2.50% + \$0.10
Visa	<b>Purchasing Card – Retail</b>	<b>Prepaid</b>	<ul style="list-style-type: none"> <li>Same requirements as Purchasing Card – Retail Credit, except a Prepaid Purchasing Card was used to initiate the transaction.</li> </ul>	2.15% + \$0.10
Visa	<b>Purchasing Card – Product 1 (Non-T&amp;E)</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Applies to Purchasing Card transactions at Non-Travel Service merchant locations.</li> <li>Must meet the qualification requirements for one of the following interchange categories: <ul style="list-style-type: none"> <li>CPS/Card Not Present</li> <li>CPS/Electronic Commerce Preferred</li> <li>CPS/Electronic Basic</li> <li>CPS/Account Funding</li> </ul> </li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>4468 Marinas</li> <li>5499 Miscellaneous Food Stores</li> <li>5541 Service Stations</li> <li>5542 Automated Fuel Dispensers</li> <li>5983 Fuel Dealers</li> </ul> </li> <li>Level 2 data requirements are not present or fail other edit requirements for Level 2 such as the tax amount is not included (i.e. tax exempt transactions).</li> </ul>	2.70% + \$0.10
Visa	<b>Purchasing Card – Card Not Present</b>	<b>Prepaid</b>	<ul style="list-style-type: none"> <li>Same requirements as Purchasing Card – Card Not Present Credit, except a Prepaid Purchasing Card was used to initiate the transaction.</li> </ul>	2.65% + \$0.10
Visa	<b>Purchasing Card – Level II at Non-Fuel Location (Non-T&amp;E)</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Non-Travel service merchants only.</li> <li>Applies to all Purchasing Card credit card transactions.</li> <li>Transactions must be CPS qualified as defined in Consumer rates.</li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>4468 Marinas</li> <li>5499 Miscellaneous Food Stores</li> <li>5541 Service Stations</li> <li>5542 Automated Fuel Dispensers</li> <li>5983 Fuel Dealers</li> </ul> </li> <li>Non-Fuel Level II Data: POS PROMPTS: Local Tax Indicator must = 1 “Local Tax Included”, Sales tax amount must be between .1% and 22% of the transaction amount.</li> <li>Fuel MCC Level II Data: POS PROMPTS: Customer Code must be provided. Cardholder provides customer code to merchant.</li> </ul>	2.50% + \$0.10

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Commercial Fuel Level II	Credit	<ul style="list-style-type: none"> <li>• Must be CPS qualified.</li> <li>• Applies to Visa Corporate &amp; Purchasing Card transactions.</li> <li>• Level II data required.</li> <li>• Fuel data required on Fleet Card transactions.</li> <li>• Maximum transaction amount of \$1000.</li> <li>• Eligible MCCs: <ul style="list-style-type: none"> <li>○ 4468 Marinas, marine service, and supplies</li> <li>○ 4582 Airports, flying fields, and airport terminals</li> <li>○ 5172 Petroleum and petroleum products</li> <li>○ 5499 Miscellaneous Food Stores</li> <li>○ 5541 Service Stations</li> <li>○ 5542 Automated Fuel Dispensers</li> <li>○ 5552 Electric vehicle charging</li> <li>○ 5983 Fuel Dealers</li> <li>○ 7523 Parking lots, parking meters and garages</li> <li>○ 7542 Car washes</li> </ul> </li> </ul>	2.20% + \$0.10
Visa	Commercial Fuel Product 3	Credit	<ul style="list-style-type: none"> <li>• Must be CPS qualified.</li> <li>• Applies to Visa Corporate &amp; Purchasing Card transactions.</li> <li>• Level II data required.</li> <li>• Level III data required includes line item detail such as quantity, product code, etc.</li> <li>• Fuel data required on Fleet Card transactions.</li> <li>• Maximum transaction amount of \$1000.</li> <li>• Eligible MCCs: <ul style="list-style-type: none"> <li>○ 4468 Marinas, marine service, and supplies</li> <li>○ 4582 Airports, flying fields, and airport terminals</li> <li>○ 5172 Petroleum and petroleum products</li> <li>○ 5499 Miscellaneous Food Stores</li> <li>○ 5541 Service Stations</li> <li>○ 5542 Automated Fuel Dispensers</li> <li>○ 5552 Electric vehicle charging</li> <li>○ 5983 Fuel Dealers</li> <li>○ 7523 Parking lots, parking meters and garages</li> <li>○ 7542 Car washes</li> </ul> </li> </ul>	1.90% + \$0.10



# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	<b>Purchasing Card – Product 3 (Non-T&amp;E)</b>	Credit	<ul style="list-style-type: none"> <li>Non Travel Service merchants only.</li> <li>Applies only to non-GSA Purchasing Cards.</li> <li>Transactions must be CPS qualified as defined in Consumer Rates.</li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>4468 Marinas, marine service, and supplies</li> <li>4582 Airports, flying fields, and airport terminals</li> <li>5172 Petroleum and petroleum products</li> <li>5499 Miscellaneous Food Stores</li> <li>5541 Service Stations</li> <li>5542 Automated Fuel Dispensers</li> <li>5552 Electric vehicle charging</li> <li>5983 Fuel Dealers</li> <li>7523 Parking lots, parking meters and garages</li> <li>7542 Car washes</li> </ul> </li> <li>Requires Tax Amount, Tax Amount Included Indicator and Customer Code (with the exception of Tax Exempt transactions with the appropriate Tax Exempt Flag sent on the settlement transaction).</li> <li>Level II data required.</li> <li>Level III data required includes line item detail such as quantity, product code, etc.</li> </ul>	1.90% + \$0.10
Visa	<b>Purchasing Card Non Qual</b>	Credit	<ul style="list-style-type: none"> <li>Same requirements as Corporate Card Non Qual, except a Purchasing Card was used to initiate the transaction.</li> </ul>	2.95% + \$0.10
Visa	<b>Purchasing Card Non Qual Prepaid</b>	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Corporate Standard Prepaid, except a Prepaid Purchasing Card was used to initiate the transaction.</li> </ul>	2.95% + \$0.10
Visa	<b>Purchasing Card Non Qual With Data</b>	Credit	<ul style="list-style-type: none"> <li>Non-Travel Service merchants only.</li> <li>Applies to all Visa Purchasing card transactions.</li> <li>Applies to transactions that fail CPS qualification but contain Level 2 Data (tax included indicator of '1', sales tax amount must be between .1% and 22% of transaction amount).</li> </ul>	2.95% + \$0.10
Visa	<b>Purchasing Card - Fleet</b>	Credit	<ul style="list-style-type: none"> <li>Applies to Corporate Card transactions at Non-Travel Service merchant locations.</li> <li>Must meet the qualification requirements for one of the following interchange categories: <ul style="list-style-type: none"> <li>CPS/Retail CPS/Small Ticket</li> <li>CPS/Supermarket CPS/AFD</li> <li>CPS/Retail Key Entered CPS/Service Station</li> </ul> </li> <li>Level 2 data requirements are not present or fail other edit requirements for Level 2 such as the tax amount is not included (i.e. tax exempt transactions).</li> <li>Maximum transaction amount of \$1000.</li> </ul>	2.50% + \$0.10

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Commercial Product Large Ticket	Credit	<ul style="list-style-type: none"> <li>Applies to Non-GSA Purchasing Cards only.</li> <li>Non-Travel Service MCC.</li> <li>Transaction must be CPS qualified.</li> <li>Level 2 (tax included indicator of '1', sales tax amount must be between .1% and 22% of transaction amount, or tax exempt indicator of '2' and sales tax amount of \$0.00 and customer code) and Level 3 (line item) data required.</li> </ul>	1.45% + \$35.00
Visa	Purchasing Card Large Ticket (Non-T&E)	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Commercial Product Large Ticket Credit, except a Prepaid Purchasing Card was used to initiate the transaction.</li> </ul>	1.45% + \$35.00
Visa	Purchasing Card T&E	Credit	<ul style="list-style-type: none"> <li>Only eligible on Travel and Entertainment (T&amp;E) MCCs.</li> <li>Applies to all Visa Purchasing card transactions.</li> <li>Must be qualified for any CPS program.</li> </ul>	2.65% + \$0.10
Visa	Visa General Services Administration (GSA) Fleet/Purchasing	Credit	<ul style="list-style-type: none"> <li>Applies to MCCs 9399 – Government Services Not Elsewhere Classified and 9402 – Postal Services-Government Only.</li> <li>Applies to GSA issued Purchasing Cards only.</li> <li>Merchant must be registered and the settlement transaction must contain the assigned MVV.</li> <li>Transaction must be CPS qualified.</li> </ul>	1.65% + \$0.10
Visa	Visa General Services Administration (GSA) Purchase Large Ticket	Credit	<ul style="list-style-type: none"> <li>Applies to Non-Travel Service Merchants only.</li> <li>Applies to GSA issued Purchasing Cards only.</li> <li>Transaction must be CPS qualified.</li> <li>Level 2 (tax included indicator of '1', sales tax amount must be between .1% and 22% of transaction amount, or tax exempt indicator of '2' and sales tax amount of \$0.00 and customer code) and Level 3 (line item) data required.</li> </ul>	1.20% + \$39.00
Visa	Global B2B Virtual Payments	Credit	<ul style="list-style-type: none"> <li>This rate is only for keyed transactions.</li> <li>\$749,999.99 maximum transaction amount on purchases and credit voucher transactions.</li> <li>Restricted to travel agencies, travel service and other travel payment providers MCCs.</li> </ul>	2.00% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Large Ticket Purchase Advantage 1	Credit	<ul style="list-style-type: none"> <li>Transactions must be CPS-qualified for one of the following CPS programs with Card Not Present characteristics: <ul style="list-style-type: none"> <li>CPS/Card Not Present</li> <li>CPS/E-Commerce–Basic</li> <li>CPS/E-Commerce Preferred–Retail</li> </ul> </li> <li>Transaction must settle within 8 days.</li> <li>The Transaction must be between \$10,000.01 - \$25,000.00.</li> <li>The following MCCs are ineligible: <ul style="list-style-type: none"> <li>3000–3999 Airlines/Car Rental Companies/Hotels</li> <li>4112 Passenger Railways</li> <li>4411 Steamship and Cruise Lines</li> <li>4511 Airlines and Air Carriers</li> <li>4722 Travel Agencies and Tour Operators</li> <li>5812 Eating Places and Restaurants</li> <li>5814 Fast Food Restaurants</li> <li>7011 Lodging—Hotels, Motels, and Resorts</li> <li>7512 Automobile Rental Agency</li> <li>7513 Truck &amp; Utility Trailer Rentals</li> </ul> </li> </ul>	0.70% + \$49.50
Visa	Large Ticket Purchase Advantage 2	Credit	<ul style="list-style-type: none"> <li>Same requirements as Large Purchase Advantage 1 except the transaction must be between \$25,000.01 - \$100,000.00.</li> </ul>	0.60% + \$52.50
Visa	Large Ticket Purchase Advantage 3	Credit	<ul style="list-style-type: none"> <li>Same requirements as Large Purchase Advantage 1 except the transaction must be between \$100,000.01 - \$500,000.00.</li> </ul>	0.50% + \$55.50
Visa	Large Ticket Purchase Advantage 4	Credit	<ul style="list-style-type: none"> <li>Same requirements as Large Purchase Advantage 1 except the transaction must be <math>\geq</math> \$500,000.01.</li> </ul>	0.40% + \$58.50
Visa	Business to Business Registered Program 1	Credit	<ul style="list-style-type: none"> <li>Must be registered for the program by the issuer, who will issue a virtual commercial card for clients to use to initiate supplier initiated payments to merchants.</li> <li>Eligible MCCs for program listed below the following B2B categories.</li> </ul>	0.80% + \$0.00
Visa	Business to Business Registered Program 2	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.00% + \$0.00
Visa	Business to Business Registered Program 3	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.20% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

Changes Effective April 11, 2025, Are in Red

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Business to Business Registered Program 4	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.40% + \$0.00
Visa	Business to Business Registered Program 5	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.60% + \$0.00
Visa	Business to Business Registered Program 6	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.80% + \$0.00
Visa	Business to Business Registered Program 8	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	0.90% + \$0.00
Visa	Business to Business Registered Program 9	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.10% + \$0.00
Visa	Business to Business Registered Program 10	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.30% + \$0.00
Visa	Business to Business Registered Program 11	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.50% + \$0.00
Visa	Business to Business Registered Program 12	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.70% + \$0.00
Visa	Business to Business Registered Program 13	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.90% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

Changes Effective April 11, 2025, Are in Red

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Business to Business Registered Program 22	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.10% + \$0.00
Visa	Business to Business Registered Program 23	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.20% + \$0.00
Visa	Business to Business Registered Program 24	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.30% + \$0.00
Visa	Business to Business Registered Program 25	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.40% + \$0.00
Visa	Business to Business Registered Program 26	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.50% + \$0.00
Visa	Business to Business Registered Program 27	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.60% + \$0.00
Visa	Business to Business Registered Program 28	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.70% + \$0.00
Visa	Business to Business Registered Program 29	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.80% + \$0.00
Visa	Business to Business Registered Program 30	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.90% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

Changes Effective April 11, 2025, Are in Red

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Business to Business Registered Program 31	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	3.00% + \$0.00
Visa	Business to Business Registered Program 40	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	0.85% + \$0.00
Visa	Business to Business Registered Program 41	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	0.95% + \$0.00
Visa	Business to Business Registered Program 42	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.05% + \$0.00
Visa	Business to Business Registered Program 43	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.15% + \$0.00
Visa	Business to Business Registered Program 44	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.25% + \$0.00
Visa	Business to Business Registered Program 45	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.35% + \$0.00
Visa	Business to Business Registered Program 46	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.45% + \$0.00
Visa	Business to Business Registered Program 47	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.55% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

Changes Effective April 11, 2025, Are in Red

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Business to Business Registered Program 48	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.65% + \$0.00
Visa	Business to Business Registered Program 49	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.75% + \$0.00
Visa	Business to Business Registered Program 50	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.85% + \$0.00
Visa	Business to Business Registered Program 51	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	1.95% + \$0.00
Visa	Business to Business Registered Program 52	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.05% + \$0.00
Visa	Business to Business Registered Program 53	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.15% + \$0.00
Visa	Business to Business Registered Program 54	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.25% + \$0.00
Visa	Business to Business Registered Program 55	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.35% + \$0.00
Visa	Business to Business Registered Program 56	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.45% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

Changes Effective April 11, 2025, Are in Red

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Business to Business Registered Program 57	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.55% + \$0.00
Visa	Business to Business Registered Program 58	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.65% + \$0.00
Visa	Business to Business Registered Program 59	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.75% + \$0.00
Visa	Business to Business Registered Program 60	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.85% + \$0.00
Visa	Business to Business Registered Program 61	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1.</li> </ul>	2.95% + \$0.00



# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

Changes Effective April 11, 2025, Are in Red

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
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## MCCs Eligible for Business to Business Registered Program Interchange Categories:

- 3000-3350 – Airlines, air carriers
- 3351-3500 – Car rental agencies
- 3501-3999 – Lodging – hotels, motels resorts
- 4111 - Local and suburban commuter passenger transportation, Including ferries
- 4112 – Passenger railways
- 4121 – Taxicabs & limousines
- 4131 – Bus lines
- 4411 – Steamship and cruise lines
- 4511 – Airlines and air carriers (not elsewhere classified)
- 4582 – Airports, flying fields, and airport terminals
- 4722 – Travel agencies and tour operators
- 4798 – Transportation services (not elsewhere classified)
- 5812 – Restaurants
- 5813 - Drinking places (alcoholic beverages) – bars, taverns, nightclubs, cocktail lounges, and discotheques
- 5814 – Fast food restaurants
- 5962 – Direct Marketing – travel-related arrangement services
- 5992 - Florists
- 6513 – Real estate agents and managers – rentals
- 7011 – Lodging (not elsewhere classified)
- 7012 – Timeshares
- 7032 – Sporting and recreational camps
- 7033 – Trailer parks and campgrounds
- 7298 – Health and beauty spas
- 7512 – Automobile rental agency
- 7513 – Truck and utility trailer rentals
- 7519 – Motor home and recreational vehicle rentals
- 7832 – Motion picture theaters
- 7922 - Ticket agencies and theatrical producers (except motion pictures)
- 7991 – Tourist attractions and exhibits
- 7992 – Public golf courses
- 7997 – Membership clubs, country clubs, and private golf courses
- 7999 – Recreation services (not elsewhere classified)
- 9399 – Government services (not elsewhere classified)

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Flexible Rate Business to Business Virtual Program 1	Credit	<ul style="list-style-type: none"> <li>Program enables merchants to use virtual accounts on domestic and interregional commercial card sales.</li> <li>Valid for Credit, Debit, Prepaid, and Charge cards.</li> <li>All MCCs are eligible.</li> </ul>	0.80% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 2	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.00% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 3	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.20% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 4	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.40% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 5	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.60% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 6	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.80% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 7	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.00% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 8	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	0.90% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 9	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.10% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

Changes Effective April 11, 2025, Are in Red

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Flexible Rate Business to Business Virtual Program 10	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.30% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 11	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.50% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 12	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.70% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 13	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.90% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 22	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.10% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 23	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.20% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 24	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.30% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 25	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.40% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 26	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.50% + \$0.00

**First American Payment Systems Interchange Release for Visa, MasterCard, and Discover**

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Flexible Rate Business to Business Virtual Program 27	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.60% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 28	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.70% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 29	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.80% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 30	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.90% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 31	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	3.00% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 40	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	0.85% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 41	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	0.95% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 42	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.05% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 43	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.15% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

Changes Effective April 11, 2025, Are in Red

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Flexible Rate Business to Business Virtual Program 44	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.25% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 45	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.35% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 46	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.45% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 47	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.55% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 48	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.65% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 49	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.75% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 50	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.85% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 51	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	1.95% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 52	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.05% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

Changes Effective April 11, 2025, Are in Red

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Flexible Rate Business to Business Virtual Program 53	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.15% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 54	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.25% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 55	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.35% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 56	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.45% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 57	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.55% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 58	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.65% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 59	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.75% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 60	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.85% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 61	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1.</li> </ul>	2.95% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

Changes Effective April 11, 2025, Are in Red

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Commercial Choice Fee Program 1	Credit	<ul style="list-style-type: none"> <li>Program which facilitates special interchange rates between issuer, participating acquirers, &amp; their large &amp; middle market merchants. Issuer would secure agreements with suppliers on behalf of their corporate customers &amp; register with Visa.</li> </ul>	0.40% + \$0.00
Visa	Commercial Choice Fee Program 2	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.45% + \$0.00
Visa	Commercial Choice Fee Program 3	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.50% + \$0.00
Visa	Commercial Choice Fee Program 4	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.55% + \$0.00
Visa	Commercial Choice Fee Program 5	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.60% + \$0.00
Visa	Commercial Choice Fee Program 6	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.65% + \$0.00
Visa	Commercial Choice Fee Program 7	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.70% + \$0.00
Visa	Commercial Choice Fee Program 8	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.75% + \$0.00
Visa	Commercial Choice Fee Program 9	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.80% + \$0.00
Visa	Commercial Choice Fee Program 10	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.85% + \$0.00
Visa	Commercial Choice Fee Program 11	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.90% + \$0.00
Visa	Commercial Choice Fee Program 12	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.95% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

Changes Effective April 11, 2025, Are in Red

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Commercial Choice Fee Program 13	Credit	• Same requirements as Commercial Choice Fee Program 1.	1.00% + \$0.00
Visa	Commercial Choice Fee Program 14	Credit	• Same requirements as Commercial Choice Fee Program 1.	1.05% + \$0.00
Visa	Commercial Choice Fee Program 15	Credit	• Same requirements as Commercial Choice Fee Program 1.	1.10% + \$0.00
Visa	Commercial Choice Fee Program 16	Credit	• Same requirements as Commercial Choice Fee Program 1.	1.15% + \$0.00
Visa	Commercial Choice Fee Program 17	Credit	• Same requirements as Commercial Choice Fee Program 1.	1.20% + \$0.00
Visa	Commercial Choice Fee Program 18	Credit	• Same requirements as Commercial Choice Fee Program 1.	1.25% + \$0.00
Visa	Commercial Choice Fee Program 19	Credit	• Same requirements as Commercial Choice Fee Program 1.	1.30% + \$0.00
Visa	Commercial Choice Fee Program 20	Credit	• Same requirements as Commercial Choice Fee Program 1.	1.35% + \$0.00
Visa	Commercial Choice Fee Program 21	Credit	• Same requirements as Commercial Choice Fee Program 1.	1.40% + \$0.00
Visa	Commercial Choice Fee Program 22	Credit	• Same requirements as Commercial Choice Fee Program 1.	1.45% + \$0.00
Visa	Commercial Choice Fee Program 23	Credit	• Same requirements as Commercial Choice Fee Program 1.	0.00% + \$0.00
Visa	Commercial Choice Fee Program 24	Credit	• Same requirements as Commercial Choice Fee Program 1.	0.05% + \$0.00



**First American Payment Systems Interchange Release for Visa, MasterCard, and Discover**

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Commercial Choice Fee Program 25	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.10% + \$0.00
Visa	Commercial Choice Fee Program 26	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.15% + \$0.00
Visa	Commercial Choice Fee Program 27	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.20% + \$0.00
Visa	Commercial Choice Fee Program 28	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.25% + \$0.00
Visa	Commercial Choice Fee Program 29	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.30% + \$0.00
Visa	Commercial Choice Fee Program 30	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	0.35% + \$0.00
Visa	Commercial Choice Fee Program 31	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	1.50% + \$0.00
Visa	Commercial Choice Fee Program 32	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	1.55% + \$0.00
Visa	Commercial Choice Fee Program 33	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	1.60% + \$0.00
Visa	Commercial Choice Fee Program 34	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	1.65% + \$0.00
Visa	Commercial Choice Fee Program 35	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	1.70% + \$0.00
Visa	Commercial Choice Fee Program 36	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	1.75% + \$0.00

**First American Payment Systems Interchange Release for Visa, MasterCard, and Discover**

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Commercial Choice Fee Program 37	Credit	• Same requirements as Commercial Choice Fee Program 1.	1.80% + \$0.00
Visa	Commercial Choice Fee Program 38	Credit	• Same requirements as Commercial Choice Fee Program 1.	1.85% + \$0.00
Visa	Commercial Choice Fee Program 39	Credit	• Same requirements as Commercial Choice Fee Program 1.	1.90% + \$0.00
Visa	Commercial Choice Fee Program 40	Credit	• Same requirements as Commercial Choice Fee Program 1.	1.95% + \$0.00
Visa	Commercial Choice Fee Program 41	Credit	• Same requirements as Commercial Choice Fee Program 1.	2.00% + \$0.00
Visa	Commercial Choice Fee Program 42	Credit	• Same requirements as Commercial Choice Fee Program 1.	2.05% + \$0.00
Visa	Commercial Choice Fee Program 43	Credit	• Same requirements as Commercial Choice Fee Program 1.	2.10% + \$0.00
Visa	Commercial Choice Fee Program 44	Credit	• Same requirements as Commercial Choice Fee Program 1.	2.15% + \$0.00
Visa	Commercial Choice Fee Program 45	Credit	• Same requirements as Commercial Choice Fee Program 1.	2.20% + \$0.00
Visa	Commercial Choice Fee Program 46	Credit	• Same requirements as Commercial Choice Fee Program 1.	2.25% + \$0.00
Visa	Commercial Choice Fee Program 47	Credit	• Same requirements as Commercial Choice Fee Program 1.	2.50% + \$0.00
Visa	Commercial Choice Fee Program 48	Credit	• Same requirements as Commercial Choice Fee Program 1.	2.75% + \$0.00

**First American Payment Systems Interchange Release for Visa, MasterCard, and Discover**

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Commercial Choice Fee Program 49	Credit	<ul style="list-style-type: none"> <li>Same requirements as Commercial Choice Fee Program 1.</li> </ul>	3.00% + \$0.00

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**First American Payment Systems Interchange Release for Visa, MasterCard, and Discover**

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
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Visa International				
Visa	Premium Card – US Acquired	Credit / Debit	<ul style="list-style-type: none"> <li>Non-U.S. issued card used in transaction.</li> <li>Must be mag stripe read.</li> <li>Must be cleared within 2 days of valid authorization.</li> </ul>	1.85% + \$0.00
Visa	Super Premium – US Acquired	Credit / Debit	<ul style="list-style-type: none"> <li>Non-U.S. issued card used in transaction.</li> <li>Must be mag stripe read.</li> <li>Must be cleared within 2 days of valid authorization.</li> </ul>	1.98% + \$0.00
Visa	International Uncategorized	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued card used in transaction.</li> <li>Transactions must be settled within 30 days of authorization, but failed to be settled within 3 days.</li> </ul>	1.60% + \$0.00
Visa	Business Card – US Acquired	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued card used in transaction.</li> <li>Transactions must be settled within 30 days of authorization, but failed to be settled within 3 days.</li> <li>Visa International Corporate Card was used in transaction.</li> </ul>	2.00% + \$0.00
Visa	Purchase Card – US Acquired	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued card used in transaction.</li> <li>Transactions must be settled within 30 days of authorization, but failed to be settled within 3 days.</li> <li>Visa International Corporate Card was used in transaction.</li> </ul>	2.00% + \$0.00
Visa	Corporate Card – US Acquired	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued card used in transaction.</li> <li>Transactions must be settled within 30 days of authorization, but failed to be settled within 3 days.</li> <li>Visa International Corporate Card was used in transaction.</li> </ul>	2.00% + \$0.00
Visa	International Global B2B Virtual Payments	Credit	<ul style="list-style-type: none"> <li>Same requirements as Global B2B Virtual Payments except a Non-U.S. issued card was used to initiate a transaction.</li> </ul>	2.00% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Business to Business Registered Program 1 - International	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued card used in transaction.</li> <li>Must be registered for program.</li> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>3501-3999, 7011, 7012, 3351-3500, 7512, 7513, 7519 Hotel / Car Rental</li> <li>4112 Passenger Railways</li> <li>4131 Bus Lines</li> <li>4411 Steamship and cruise lines</li> <li>4722 Travel Agencies and tour operators</li> <li>5962 Direct Marketing</li> <li>6513 Real Estate Agents and Managers – Rentals</li> <li>7032 Sporting and Recreational Camps</li> <li>7033 Trailer Parks and Campgrounds</li> <li>7298 Health and Beauty Spas</li> <li>7991 Tourist Attractions and Exhibits</li> <li>7997 Membership Clubs</li> <li>7999 Recreation Services</li> </ul> </li> </ul>	0.80% + \$0.00
Visa	Business to Business Registered Program 2 - International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.00% + \$0.00
Visa	Business to Business Registered Program 3 - International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.20% + \$0.00
Visa	Business to Business Registered Program 4 - International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.40% + \$0.00
Visa	Business to Business Registered Program 5 - International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.60% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

Changes Effective April 11, 2025, Are in Red

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Business to Business Registered Program 6 - International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.80% + \$0.00
Visa	Business to Business Registered Program 8 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	0.90% + \$0.00
Visa	Business to Business Registered Program 9 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.10% + \$0.00
Visa	Business to Business Registered Program 10 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.30% + \$0.00
Visa	Business to Business Registered Program 11 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.50% + \$0.00
Visa	Business to Business Registered Program 12 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.70% + \$0.00
Visa	Business to Business Registered Program 13 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.90% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

Changes Effective April 11, 2025, Are in Red

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Business to Business Registered Program 22 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.10% + \$0.00
Visa	Business to Business Registered Program 23 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.20% + \$0.00
Visa	Business to Business Registered Program 24 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.30% + \$0.00
Visa	Business to Business Registered Program 25 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.40% + \$0.00
Visa	Business to Business Registered Program 26 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.50% + \$0.00
Visa	Business to Business Registered Program 27 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.60% + \$0.00
Visa	Business to Business Registered Program 28 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.70% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

Changes Effective April 11, 2025, Are in Red

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Business to Business Registered Program 29 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.80% + \$0.00
Visa	Business to Business Registered Program 30 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.90% + \$0.00
Visa	Business to Business Registered Program 31 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	3.00% + \$0.00
Visa	Business to Business Registered Program 40 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	0.85% + \$0.00
Visa	Business to Business Registered Program 41 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	0.95% + \$0.00
Visa	Business to Business Registered Program 42 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.05% + \$0.00
Visa	Business to Business Registered Program 43 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.15% + \$0.00



# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

Changes Effective April 11, 2025, Are in Red

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Business to Business Registered Program 44 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.25% + \$0.00
Visa	Business to Business Registered Program 45 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.35% + \$0.00
Visa	Business to Business Registered Program 46 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.45% + \$0.00
Visa	Business to Business Registered Program 47 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.55% + \$0.00
Visa	Business to Business Registered Program 48 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.65% + \$0.00
Visa	Business to Business Registered Program 49 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.75% + \$0.00
Visa	Business to Business Registered Program 50 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.85% + \$0.00

**First American Payment Systems Interchange Release for Visa, MasterCard, and Discover**

**Changes Effective April 11, 2025, Are in Red**

<b>Brand</b>	<b>Interchange Category</b>	<b>Product Type</b>	<b>Primary Qualification Criteria</b>	<b>Interchange Fee</b>
<b>Visa</b>	<b>Business to Business Registered Program 51 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	1.95% + \$0.00
<b>Visa</b>	<b>Business to Business Registered Program 52 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.05% + \$0.00
<b>Visa</b>	<b>Business to Business Registered Program 53 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.15% + \$0.00
<b>Visa</b>	<b>Business to Business Registered Program 54 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.25% + \$0.00
<b>Visa</b>	<b>Business to Business Registered Program 55 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.35% + \$0.00
<b>Visa</b>	<b>Business to Business Registered Program 56 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.45% + \$0.00
<b>Visa</b>	<b>Business to Business Registered Program 57 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.55% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Business to Business Registered Program 58 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.65% + \$0.00
Visa	Business to Business Registered Program 59 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.75% + \$0.00
Visa	Business to Business Registered Program 60 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.85% + \$0.00
Visa	Business to Business Registered Program 61 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Registered Program 1 – International.</li> </ul>	2.95% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 1 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1, except a non – U.S. issued card was used to initiate the transaction.</li> </ul>	0.80% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 2 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.00% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 3 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.20% + \$0.00

**First American Payment Systems Interchange Release for Visa, MasterCard, and Discover**

**Changes Effective April 11, 2025, Are in Red**

<b>Brand</b>	<b>Interchange Category</b>	<b>Product Type</b>	<b>Primary Qualification Criteria</b>	<b>Interchange Fee</b>
<b>Visa</b>	<b>Flexible Rate Business to Business Virtual Program 4 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.40% + \$0.00
<b>Visa</b>	<b>Flexible Rate Business to Business Virtual Program 5 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.60% + \$0.00
<b>Visa</b>	<b>Flexible Rate Business to Business Virtual Program 6 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.80% + \$0.00
<b>Visa</b>	<b>Flexible Rate Business to Business Virtual Program 7 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.00% + \$0.00
<b>Visa</b>	<b>Flexible Rate Business to Business Virtual Program 8 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	0.90% + \$0.00
<b>Visa</b>	<b>Flexible Rate Business to Business Virtual Program 9 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.10% + \$0.00
<b>Visa</b>	<b>Flexible Rate Business to Business Virtual Program 10 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.30% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Flexible Rate Business to Business Virtual Program 11 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.50% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 12 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.70% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 13 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.90% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 22 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.10% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 23 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.20% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 24 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.30% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 25 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.40% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Flexible Rate Business to Business Virtual Program 26 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.50% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 27 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.60% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 28 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.70% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 29 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.80% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 30 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.90% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 31 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	3.00% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 40 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	0.85% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Flexible Rate Business to Business Virtual Program 41 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	0.95% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 42 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.05% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 43 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.15% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 44 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.25% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 45 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.35% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 46 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.45% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 47 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.55% + \$0.00

**First American Payment Systems Interchange Release for Visa, MasterCard, and Discover**

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<b>Brand</b>	<b>Interchange Category</b>	<b>Product Type</b>	<b>Primary Qualification Criteria</b>	<b>Interchange Fee</b>
<b>Visa</b>	<b>Flexible Rate Business to Business Virtual Program 48 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.65% + \$0.00
<b>Visa</b>	<b>Flexible Rate Business to Business Virtual Program 49 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.75% + \$0.00
<b>Visa</b>	<b>Flexible Rate Business to Business Virtual Program 50 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.85% + \$0.00
<b>Visa</b>	<b>Flexible Rate Business to Business Virtual Program 51 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	1.95% + \$0.00
<b>Visa</b>	<b>Flexible Rate Business to Business Virtual Program 52 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.05% + \$0.00
<b>Visa</b>	<b>Flexible Rate Business to Business Virtual Program 53 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.15% + \$0.00
<b>Visa</b>	<b>Flexible Rate Business to Business Virtual Program 54 International</b>	<b>Credit</b>	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.25% + \$0.00



# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	Flexible Rate Business to Business Virtual Program 55 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.35% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 56 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.45% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 57 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.55% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 58 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.65% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 59 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.75% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 60 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.85% + \$0.00
Visa	Flexible Rate Business to Business Virtual Program 61 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Flexible Rate Business to Business Virtual Program 1 International.</li> </ul>	2.95% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	International Super Premium Alternative	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued Super Premium card used in transaction.</li> <li>Card absent transaction.</li> <li>Must have valid authorization with transaction settled within three days.</li> </ul>	1.98% + \$0.00
Visa	International Super Premium Downgrade	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued Super Premium card used in transaction.</li> <li>Did not have valid authorization, &amp;/or was settled in greater than three days.</li> </ul>	2.03% + \$0.00
Visa	International Premium Alternative	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued Premium card used in transaction.</li> <li>Card absent transaction.</li> <li>Must have valid authorization with transaction settled within three days.</li> </ul>	1.85% + \$0.00
Visa	International Premium Downgrade	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued Premium card used in transaction.</li> <li>Did not have valid authorization, &amp;/or was settled in greater than three days.</li> </ul>	1.90% + \$0.00
Visa	International Non-Premium	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued Premium card used in transaction.</li> <li>Must have valid authorization with transaction settled within three days.</li> </ul>	1.10% + \$0.00
Visa	International Non-Premium Alternative	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued Non-Premium card used in transaction.</li> <li>Card absent transaction.</li> <li>Must have valid authorization with transaction settled within three days.</li> </ul>	1.60% + \$0.00
Visa	International Non-Premium Downgrade	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued Non-Premium card used in transaction.</li> <li>Did not have valid authorization, &amp;/or was settled in greater than three days.</li> </ul>	1.65% + \$0.00
Visa	International Business Alternative	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued Business card used in transaction.</li> <li>Card absent transaction.</li> <li>Must have valid authorization with transaction settled within three days.</li> </ul>	2.00% + \$0.00
Visa	International Business Downgrade	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued Business card used in transaction.</li> <li>Did not have valid authorization, &amp;/or was settled in greater than three days.</li> </ul>	2.05% + \$0.00
Visa	International Corporate Alternative	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued Corporate card used in transaction.</li> <li>Card absent transaction.</li> <li>Must have valid authorization with transaction settled within three days.</li> </ul>	2.00% + \$0.00
Visa	International Corporate Downgrade	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued Corporate card used in transaction.</li> <li>Did not have valid authorization, &amp;/or was settled in greater than three days.</li> </ul>	2.05% + \$0.00
Visa	International Purchasing Alternative	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued Purchasing card used in transaction.</li> <li>Card absent transaction.</li> <li>Must have valid authorization with transaction settled within three days.</li> </ul>	2.00% + \$0.00
Visa	International Purchasing Downgrade	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued Purchasing card used in transaction.</li> <li>Did not have valid authorization, &amp;/or was settled in greater than three days.</li> </ul>	2.05% + \$0.00

**First American Payment Systems Interchange Release for Visa, MasterCard, and Discover**

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Visa	International Cash Standard	Credit	<ul style="list-style-type: none"> <li>• Must use MCC 6010 – Manual Cash Disbursements.</li> <li>• Non-U.S. issued card.</li> </ul>	0.33% + \$1.75

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
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MasterCard Consumer				
MasterCard	Merit III	Credit	<ul style="list-style-type: none"> <li>Cardholder, card, merchant and card-reading terminal must be present at the point of sale.</li> <li>Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required).</li> <li>Signature must be obtained on the credit card slip or printer receipt.</li> <li>MCC 7230 – Barber &amp; Beauty Shop transactions must be within 25% of the authorized amount; for all other MCC transactions, the settlement amount must be within 10% of the authorized amount, except the following MCCs are exempt: <ul style="list-style-type: none"> <li>3351-3500, 7512, 7513, or 7519 – Auto/Vehicle Rental</li> <li>4112 – Passenger Railways</li> <li>4121 – Limousines and Taxicabs</li> <li>4411 – Cruise Line/Steamships</li> <li>5542 – Automated Fuel Dispenser</li> <li>5812 – Restaurants</li> <li>5813 – Drinking Establishments</li> <li>5814 – Fast Food Restaurants</li> <li>9402 – Postal Services-Government Only</li> </ul> </li> <li>Transaction must be settled within 24 hours of authorization.</li> <li>Issuer approval code must be present in settlement record.</li> <li>Swiped Hotel and Car Rental transactions with appropriate T&amp;E data (folio, check in date, etc.) will qualify if settled within 24 hours of transaction date, which is the checkout date.</li> <li>Quick Payment Service program (QPS) requires a valid authorization regardless of dollar amount of transaction.</li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>4900 – Utilities</li> <li>5541 – Service Stations</li> <li>5542 – Automated Fuel Dispenser</li> <li>8398 – Charitable Organizations</li> </ul> </li> </ul>	1.65% + \$0.10
MasterCard	Merit III	Debit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit III, except this rate is only applicable to debit cards.</li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>4900 – Utilities</li> <li>5541 – Service Stations</li> <li>5542 – Automated Fuel Dispenser</li> <li>6300 – Insurance</li> <li>6513 – Real Estate</li> <li>8398 – Charities</li> </ul> </li> </ul>	1.05% + \$0.15
MasterCard	Merit III	Prepaid	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit III, except this rate is only applicable to prepaid debit cards.</li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>4900 – Utilities</li> <li>5541 – Service Stations</li> <li>5542 – Automated Fuel Dispenser</li> <li>6300 – Insurance</li> <li>6513 – Real Estate</li> <li>8398 – Charities</li> </ul> </li> </ul>	1.15% + \$0.15

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Regulated (Applicable for all Regulated categories)	Debit / Prepaid	<ul style="list-style-type: none"> <li>Applies to consumer debit / prepaid card transactions with fraud adjustment.</li> <li>Cardholder's issuing Bank has assets greater than \$10 Billion.</li> </ul>	0.05% + \$0.22
MasterCard	Enhanced Value Merit III	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit III Credit, except an Enhanced Value card was used to initiate the transaction.</li> </ul>	1.80% + \$0.10
MasterCard	World Merit III	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit III Credit, except a World card was used to initiate the transaction.</li> </ul>	1.90% + \$0.10
MasterCard	World High Value Merit III	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit III Credit, except World High Value card was used to initiate the transaction.</li> </ul>	2.30% + \$0.10
MasterCard	World Elite Merit III	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit III Credit, except a World Elite card was used to initiate the transaction.</li> </ul>	2.30% + \$0.10
MasterCard	Small Ticket Card Present	Credit	<ul style="list-style-type: none"> <li>Applies to all consumer card present credit transactions <math>\leq</math> \$5.00.</li> </ul>	1.65% + \$0.02
MasterCard	Enhanced Small Ticket Card Present	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Small Ticket Card Present, except an Enhanced Value card was used to initiate the transaction.</li> </ul>	1.80% + \$0.02
MasterCard	World Small Ticket Card Present	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Small Ticket Card Present, except a World card was used to initiate the transaction.</li> </ul>	1.90% + \$0.02
MasterCard	Small Ticket Card Not Present	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Small Ticket Card Present, except the card is not present to initiate the transaction.</li> </ul>	1.95% + \$0.02
MasterCard	Enhanced Small Ticket Card Not Present	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Small Ticket Card Not Present, except an Enhanced Value card was used to initiate the transaction.</li> </ul>	2.10% + \$0.02
MasterCard	World Small Ticket Card Not Present	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Small Ticket Card Not Present, except a World card was used to initiate the transaction.</li> </ul>	2.20% + \$0.02
MasterCard	World High Value Small Ticket Card Present	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Small Ticket Card Present, except a World High Value card was used to initiate the transaction.</li> </ul>	2.30% + \$0.02
MasterCard	World Elite Small Ticket Card Present	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Small Ticket Card Present, except a World Elite card was used to initiate the transaction.</li> </ul>	2.30% + \$0.02
MasterCard	World High Value Small Ticket Card Not Present	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Small Ticket Card Not Present, except a World High Value card was used to initiate the transaction.</li> </ul>	2.60% + \$0.02

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	World Elite Small Ticket Card Not Present	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Small Ticket Card Not Present, except a World Elite card was used to initiate the transaction.</li> </ul>	2.60% + \$0.02
MasterCard	Merit I	Credit	<ul style="list-style-type: none"> <li>This rate is for transactions that do not have a card present.</li> <li>Tolerance amount is 25% for Beauty Salon MCCs and 10% for all other MCCs.</li> <li>Exempt from tolerance Non face-to-face, ecommerce that have the 5 indicators and MCC 4121.</li> <li>Must be settled within 48 hours of authorization.</li> <li>Quick Payment Service program (QPS) requires a valid authorization regardless of dollar amount of transaction.</li> <li>Address Verification Service (AVS) is requested in the authorization.</li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>4900 Utilities</li> <li>8398 Charities</li> </ul> </li> </ul>	1.95% + \$0.10
MasterCard	Merit I	Debit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Credit, except a debit card was used to initiate the transaction.</li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>4900 Utilities</li> <li>6300 Insurance</li> <li>8398 Charities</li> </ul> </li> </ul>	1.65% + \$0.15
MasterCard	Merit I	Prepaid	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Debit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.76% + \$0.20
MasterCard	Merit 1 Consumer Loan Debit	Debit	<ul style="list-style-type: none"> <li>Same requirements as Merit 1 Debit, except a registered approved Mastercard Assigned ID is required, &amp; restricted to MCC 6012 Financial Institutions – Merchandise, Services, and Debt Repayment &amp; MCC 6051 Non-Financial Institutions – Foreign Currency, Money Orders (Not Wire Transfers), Stored Value Card/Load, Travelers Checks, and Debt Repayment.</li> </ul>	0.80% + \$0.25 (\$2.95 Max)
MasterCard	Merit 1 Consumer Loan Prepaid	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Merit 1 Consumer Loan Debit, except a prepaid card was used.</li> </ul>	0.80% + \$0.25 (\$2.95 Max)
MasterCard	Enhanced Value Merit I	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Credit, except an Enhanced Value card was used to initiate the transaction.</li> </ul>	2.10% + \$0.10
MasterCard	World Merit I	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Credit, except a World card was used to initiate the transaction.</li> </ul>	2.20% + \$0.10
MasterCard	World High Value Merit I	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Credit, except a World High Value card was used to initiate the transaction.</li> </ul>	2.60% + \$0.10
MasterCard	World Elite Merit I	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Credit, except a World Elite card was used to initiate the transaction.</li> </ul>	2.60% + \$0.10

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Merit I Insurance	Credit	<ul style="list-style-type: none"> <li>Valid for Bill Payment transactions for merchants with MCC 5960 – Direct Marketing-Insurance Services; 6300 – Insurance Sales, Premiums and Underwriting; 6513 – Real Estate Agents and Managers – Rental. Merchants in these categories will receive a reduced interchange rate.</li> <li>This rate is for transactions that do not have a card present or do not meet all Merit III requirements.</li> <li>Must be settled within 48 hours of authorization.</li> </ul>	1.43% + \$0.05
MasterCard	Enhanced Value Merit I Insurance	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Insurance Credit, except an Enhanced Value card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
MasterCard	World Merit I Insurance	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Insurance Credit, except a World card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
MasterCard	World High Value Merit I Insurance	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Insurance Credit, except a World High Value card was used to initiate the transaction.</li> </ul>	2.25% + \$0.10
MasterCard	World Elite Merit I Insurance	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Insurance Credit, except a World Elite card was used to initiate the transaction.</li> </ul>	2.25% + \$0.10
MasterCard	Merit I Real Estate	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I, except valid for Bill Payment transactions for merchants with 6513 – Real Estate Agents and Managers – Rental will receive a reduced interchange rate.</li> </ul>	1.43% + \$0.05
MasterCard	Merit I Real Estate	Debit / Prepaid	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Real Estate Credit, except a debit or prepaid card was used to initiate the transaction.</li> </ul>	0.80% + \$0.25 (\$5.00 Max.)
MasterCard	Enhanced Value Merit I Real Estate	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Real Estate Credit, except an Enhanced Value card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
MasterCard	World Merit I Real Estate	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Real Estate Credit, except a World card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
MasterCard	World High Value Merit I Real Estate	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Real Estate Credit, except a World High Value card was used to initiate the transaction.</li> </ul>	2.20% + \$0.10
MasterCard	World Elite Merit I Real Estate	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Real Estate Credit, except a World Elite card was used to initiate the transaction.</li> </ul>	2.20% + \$0.10
MasterCard	Merit I Day Care	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Credit, except only eligible MCC is 8351 Child Day Care Services.</li> </ul>	1.60% + \$.10
MasterCard	World Merit I Day Care	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Day Care, except a World card was used to initiate the transaction.</li> </ul>	1.60% + \$.10
MasterCard	Enhanced Merit I Day Care	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Merit I Day Care, except an Enhanced card was used to initiate the transaction.</li> </ul>	1.60% + \$.10

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Key-Entered	Credit	<ul style="list-style-type: none"> <li>This rate is for the transactions that have a card present but fail the mag swipe attempt.</li> <li>Only Restaurant and Retail MCCs are eligible.</li> <li>Must meet all Merit III requirements except for the transmission of the entire, unaltered contents of the magnetic swipe.</li> <li>Transaction must settle within 24 hours.</li> <li>Address Verification Service (AVS) is requested in the authorization, resulting in a</li> <li>Zip Code match, retry, or unsupported AVS result.</li> </ul>	1.95% + \$0.10
MasterCard	Key-Entered	Debit	<ul style="list-style-type: none"> <li>Same requirements of Key-Entered Credit, except a debit card was used to initiate the transaction.</li> </ul>	1.65% + \$0.15
MasterCard	Key-Entered	Prepaid	<ul style="list-style-type: none"> <li>Same requirements of Key-Entered Credit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.76% + \$0.20
MasterCard	Enhanced Value Key-Entered	Credit	<ul style="list-style-type: none"> <li>Same requirements of Key-Entered Credit, except an Enhanced Value card was used to initiate the transaction.</li> </ul>	2.10% + \$0.10
MasterCard	World Key-Entered	Credit	<ul style="list-style-type: none"> <li>Same requirements of Key-Entered Credit, except a World card was used to initiate the transaction.</li> </ul>	2.20% + \$0.10
MasterCard	World High Value Key-Entered	Credit	<ul style="list-style-type: none"> <li>Same requirements of Key-Entered Credit, except a World High Value card was used to initiate the transaction.</li> </ul>	2.60% + \$0.10
MasterCard	World Elite Key-Entered	Credit	<ul style="list-style-type: none"> <li>Same requirements of Key-Entered Credit, except a World Elite card was used to initiate the transaction.</li> </ul>	2.60% + \$0.10
MasterCard	Standard	Credit	<ul style="list-style-type: none"> <li>Transactions without proper authorization, not submitted for settlement in a timely manner or do not contain other minimum data requirements.</li> <li>Transaction must be settled within 30 days.</li> </ul>	3.15% + \$0.10
MasterCard	Standard	Debit / Prepaid	<ul style="list-style-type: none"> <li>Same requirements of Standard Credit, except a debit or prepaid card was used to initiate the transaction.</li> </ul>	1.90% + \$0.25
MasterCard	Enhanced Value Standard	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Standard Credit, except an Enhanced Value card was used to initiate the transaction.</li> </ul>	3.15% + \$0.10
MasterCard	World Standard	Credit	<ul style="list-style-type: none"> <li>Transactions that do not meet interchange qualification requirements for Merit I or better due to clearing and settlement timeliness or other missing data.</li> <li>Restaurant transactions that do not meet the requirements for World Restaurant or World T&amp;E must be submitted for World Standard.</li> <li>Transaction must be settled within 30 days.</li> <li>A World card must be used to initiate the transactions.</li> </ul>	3.15% + \$0.10
MasterCard	World High Value Standard	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Standard World Card, except a World High Value card was used to initiate the transaction.</li> </ul>	3.15% + \$0.10
MasterCard	World Elite Standard	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Standard World Card, except a World Elite card was used to initiate the transaction.</li> </ul>	3.15% + \$0.10



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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Restaurant	Debit / Prepaid	<ul style="list-style-type: none"> <li>Restricted to MCCs 5812 – Restaurants &amp; 5814 – Fast Food.</li> <li>Must meet Merit III requirements.</li> <li>A debit or prepaid card was used to initiate the transaction.</li> </ul>	1.19% + \$0.10
MasterCard	World Restaurant	Credit	<ul style="list-style-type: none"> <li>Restricted to MCC 5812 – Restaurants.</li> <li>Must meet Merit III requirements.</li> <li>Applies to transactions \$60.00 or less. Transactions above \$60.00 will qualify at World T&amp;E.</li> <li>A World card must be used to initiate the transactions.</li> </ul>	1.85% + \$0.10
MasterCard	World High Value Card Restaurant	Credit	<ul style="list-style-type: none"> <li>Restricted to MCC 5812 – Restaurants.</li> <li>Must meet Merit III requirements.</li> <li>Applies to transactions \$60.00 or less. Transactions above \$60.00 will qualify at World High Value T&amp;E.</li> <li>A World High Value card must be used to initiate the transactions.</li> </ul>	2.00% + \$0.10
MasterCard	World Elite Card Restaurant	Credit	<ul style="list-style-type: none"> <li>Restricted to MCC 5812 – Restaurants.</li> <li>Must meet Merit III requirements.</li> <li>Applies to transactions \$60.00 or less. Transactions above \$60.00 will qualify at World Elite T&amp;E.</li> <li>A World Elite card must be used to initiate the transactions.</li> </ul>	2.00% + \$0.10
MasterCard	Convenience Purchase	Credit	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4121 – Limousines and Taxicabs</li> <li>5814 – Fast Food</li> <li>7832 – Movie Theaters</li> </ul> </li> <li>5331 – Variety Store</li> <li>5499 – Convenience Stores</li> <li>Must Meet Merit III or MC Automated Fuel Dispenser requirements.</li> <li>Transactions initiated with a transponder will qualify without the mag-stripe data.</li> <li>Transaction must be settled within 24 hours of authorization.</li> <li>Amount tolerance +/- 10% is allowed.</li> </ul>	1.65% + \$0.04
MasterCard	Enhanced Value Convenience Purchase	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Convenience Purchase Credit, except an Enhanced Value card was used to initiate the transaction.</li> </ul>	1.80% + \$0.04
MasterCard	World Convenience Purchase	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Convenience Purchase Credit, except:</li> <li>A World card must be used to initiate the transactions.</li> </ul>	1.90% + \$0.04
MasterCard	World High Value Convenience Purchase	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Convenience Purchase Credit, except:</li> <li>A High Value card must be used to initiate the transactions.</li> </ul>	2.30% + \$0.04
MasterCard	World Elite Convenience Purchase	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Convenience Purchase Credit, except:</li> <li>A World Elite Card must be used to initiate the transactions.</li> </ul>	2.30% + \$0.04

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Lodging and Auto Rental	Credit	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>3351-3500 Car Rental Agencies</li> <li>7513 Truck &amp; Utility Trailer Rentals</li> <li>3501-3999 Lodging – Hotels, Motels, Resorts</li> <li>7011 Lodging (not elsewhere classified)</li> <li>7512 Automobile Rental Agency</li> </ul> </li> <li>Requires appropriate addendum data such as check-in/check-out date, folio number, car return date, rental agreement number, etc.</li> <li>Must be settled within 24 hours of authorization.</li> </ul>	1.65% + \$0.10
MasterCard	Lodging and Auto Rental	Debit / Prepaid	<ul style="list-style-type: none"> <li>Applies to Hotels, Auto Rental and Cruise Line merchants only.</li> <li>Requires appropriate addendum data such as check-in/check-out date, folio number, car return date, rental agreement number, etc.</li> <li>Card presented must be a Debit Card.</li> </ul>	1.15% + \$0.15
MasterCard	Enhanced Value Lodging and Auto Rental	Credit	<ul style="list-style-type: none"> <li>Same requirements as Lodging and Auto Rental Credit, except an Enhanced Value card was used to initiate the transactions.</li> </ul>	1.75% + \$0.10
MasterCard	Emerging Market	Debit / Prepaid	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4111 Transportation</li> <li>4112 Passenger Railways</li> <li>4784 Bridge and Road Toll Fees</li> <li>4899 Cable and Other Pay TV</li> <li>5960 Direct Marketing Insurance Services</li> <li>6300 Insurance Sale, Underwriting and Premiums</li> </ul> </li> <li>Applies to Card Present and Card Not Present transaction.</li> <li>Electronic authorization required and must be settled within 48 hours of authorization.</li> <li>Authorized sales amount must match settled sales amount.</li> </ul>	0.80% + \$0.25
MasterCard	Emerging Market – Education & Government	Debit / Prepaid	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>8211 Elementary &amp; Secondary Schools</li> <li>8220 Colleges, Universities, Professional schools and Junior Colleges</li> <li>8299 Schools and Educational Services not elsewhere classified</li> <li>9211 Court Costs</li> <li>9222 Fines</li> <li>9223 Bail &amp; Bond Payments</li> <li>9311 Tax Payments</li> <li>9399 Government Services Not Elsewhere Classified</li> <li>9402 Postal Services-Government Only</li> </ul> </li> <li>Applies to Card Present and Card Not Present transaction.</li> <li>Electronic authorization required and must be settled within 48 hours of authorization.</li> <li>Authorized sales amount must match settled sales amount.</li> </ul>	0.65% + \$0.15 (\$2.00 Max.)

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Petroleum	Credit	<ul style="list-style-type: none"> <li>Restricted to MCCs 5541 Service Station &amp; 5542 Automated Fuel Dispenser.</li> <li>Credit Card must be present, swiped for authorization and mag stripe read except for Cardholder Activated Transactions with appropriate indicators in authorization message.</li> <li>Transactions must be settled within 24 hours of authorization.</li> </ul>	1.90% + \$0.00 (\$0.95 Max.)
MasterCard	Enhanced Value Petroleum	Credit	<ul style="list-style-type: none"> <li>Same requirements as Petroleum Credit, except an Enhanced Value card was used to initiate the transaction.</li> </ul>	1.90% + \$0.00 (\$0.95 Max.)
MasterCard	World Petroleum	Credit	<ul style="list-style-type: none"> <li>Same requirements as Petroleum Credit, except a World card was used to initiate the transaction.</li> </ul>	2.00% + \$0.00 (\$0.95 Max.)
MasterCard	World High Value Petroleum	Credit	<ul style="list-style-type: none"> <li>Same as Petroleum World Card Credit, except a World High Value card was used to initiate the transaction.</li> </ul>	2.00% + \$0.00 (\$0.95 Max.)
MasterCard	World Elite Petroleum	Credit	<ul style="list-style-type: none"> <li>Same as Petroleum World Card Credit, except a World Elite card was used to initiate the transaction.</li> </ul>	2.00% + \$0.00 (\$0.95 Max.)
MasterCard	Petroleum – CAT / AFD	Debit / Prepaid	<ul style="list-style-type: none"> <li>Restricted to MCCs 5542 Automated Fuel Dispenser.</li> <li>Debit Card must be present, swiped for authorization and mag stripe read.</li> <li>CAT Level 1 or 2 terminal indicator required in authorization message.</li> <li>This rate is only applicable to debit / prepaid cards.</li> </ul>	.70% + \$0.17 (\$0.95 Max.)
MasterCard	Petroleum – Service Station	Debit / Prepaid	<ul style="list-style-type: none"> <li>Restricted to MCCs 5541 Service Station.</li> <li>Must meet Merit III requirements including mag stripe data.</li> <li>This rate is only applicable to debit / prepaid cards.</li> </ul>	.70% + \$0.17 (\$0.95 Max.)
MasterCard	Public Sector	Credit	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4111 Transportation</li> <li>4112 Passenger Railways</li> <li>4784 Bridge and Road Toll Fees</li> <li>9211 Court Costs, including Alimony and Child Support</li> <li>9222 Fines</li> <li>9223 Bail &amp; Bond Payments</li> <li>9311 Tax Payments</li> <li>9399 Government Services Not Elsewhere Classified</li> <li>9402 Postal Services-Governments Only</li> </ul> </li> <li>Applies to consumer cards only.</li> <li>Electronic authorization required.</li> <li>Must be settled within 48 hours of authorization.</li> </ul>	1.55% + \$0.10
MasterCard	Enhanced Value Public Sector	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Public Sector Credit, except an Enhanced Value card was used to initiate the transaction.</li> </ul>	1.55% + \$0.10
MasterCard	World Public Sector	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Public Sector Credit, except a World card was used to initiate the transaction.</li> </ul>	1.55% + \$0.10
MasterCard	World High Value Public Sector	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Public Sector Credit, except a World High Value card was used to initiate the transaction.</li> </ul>	1.55% + \$0.10

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	World Elite Public Sector	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Public Sector Credit, except a World Elite card was used to initiate the transaction.</li> </ul>	1.55% + \$0.10
MasterCard	Service Industries Program	Credit	<ul style="list-style-type: none"> <li>Merchant must be registered with MasterCard to participate in the Program.</li> <li>Restricted to Card Not Present transactions at MCCs 4814 – Telecommunication Services &amp; 4899 – Cable and Other Pay TV.</li> <li>Applies to consumer cards only.</li> <li>Transaction must be settled within 24 hours of authorization.</li> </ul>	1.15% + \$0.05
MasterCard	Service Industries Program	Debit / Prepaid	<ul style="list-style-type: none"> <li>Same qualification requirements as Service Industries Program Credit, except a debit / prepaid card was used to initiate the transaction.</li> </ul>	1.15% + \$0.05
MasterCard	Enhanced Value Service Industries	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Service Industries Program Credit, except an Enhanced Value card was used to initiate the transaction.</li> </ul>	1.15% + \$0.05
MasterCard	World Service Industries	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Service Industries Program Credit, except a World card was used to initiate the transaction.</li> </ul>	1.15% + \$0.05
MasterCard	World High Value Service Industries	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Service Industries Program Credit, except a World High Value card was used to initiate the transaction.</li> </ul>	1.15% + \$0.05
MasterCard	World Elite Service Industries	Credit	<ul style="list-style-type: none"> <li>Same qualification requirements as Service Industries Program Credit, except a World Elite card was used to initiate the transaction.</li> </ul>	1.15% + \$0.05
MasterCard	Small Ticket	Debit / Prepaid	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4111 Transportation-Commuter</li> <li>4131 Bus Lines</li> <li>5331 Variety Stores</li> <li>5812 Restaurants</li> <li>5994 News Dealers &amp; Newsstands</li> <li>7211 Laundry Services – Family &amp; Commercial</li> <li>7216 Dry Cleaners</li> <li>7338 Quick Copy, Reproduction, &amp; Blueprinting Services</li> <li>7523 Parking Lots &amp; Garages</li> <li>7838 Motion Picture Theaters</li> <li>7841 DVD/Video Tape Rental</li> <li>9402 Postal Services—Government Only</li> <li>4121 Limousines &amp; Taxicabs</li> <li>4784 Bridge &amp; Road Toll Fees</li> <li>5499 Convenience Stores</li> <li>5814 Fast Food</li> <li>7542 Car Washes</li> </ul> </li> <li>Applies to transactions of \$15.00 or less.</li> <li>Tolerance amount of +/- 10% allowed, not to exceed \$15.00</li> <li>Must meet Merit III requirements including mag stripe data.</li> <li>Transactions must be settled within 24 hours of authorization.</li> <li>This rate is only applicable to debit / prepaid cards.</li> </ul>	1.55% + \$0.04
MasterCard	Supermarket	Credit	<ul style="list-style-type: none"> <li>Must be a qualified MasterCard Supermarket merchant (MCC 5411).</li> <li>Must meet Merit III requirements.</li> </ul>	1.45% + \$0.10
MasterCard	Supermarket	Debit / Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Supermarket Credit, except a debit / prepaid card was used to initiate the transaction.</li> </ul>	1.05% + \$0.15 (\$0.35 Max.)

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Enhanced Value Supermarket	Credit	<ul style="list-style-type: none"> <li>Same requirements as Supermarket Credit, except a World Enhanced card was used to initiate the transaction.</li> </ul>	1.60% + \$0.10
MasterCard	World Supermarket	Credit	<ul style="list-style-type: none"> <li>Same requirements as Supermarket Credit, except a World card was used to initiate the transaction.</li> </ul>	1.70% + \$0.10
MasterCard	World High Value Supermarket	Credit	<ul style="list-style-type: none"> <li>Same requirements as Supermarket Credit, except a World High Value card was used to initiate the transaction.</li> </ul>	2.10% + \$0.10
MasterCard	World Elite Supermarket	Credit	<ul style="list-style-type: none"> <li>Same requirements as Supermarket Credit, except a World Elite card was used to initiate the transaction.</li> </ul>	2.10% + \$0.10
MasterCard	World T & E	Credit	<ul style="list-style-type: none"> <li>Mag-stripe data not required but electronic authorization is required.</li> <li>Applies to World MasterCard cards accepted at Travel and Entertainment (T&amp;E) merchants, eligible MCCs: <ul style="list-style-type: none"> <li>3351-3500 Car Rental Agencies</li> <li>3501-3999 Lodging – Hotels, Motels, Resorts</li> <li>7011 Lodging (not elsewhere classified)</li> <li>7512 Automobile Rental Agency</li> <li>7513 Truck &amp; Utility Trailer Rentals</li> </ul> </li> <li>Transaction must be settled within 48 hours of the authorization.</li> </ul>	2.25% + \$0.10
MasterCard	World High Value T & E	Credit	<ul style="list-style-type: none"> <li>Same requirements as T &amp; E World Card Credit, except a World High Value card was used to initiate the transaction.</li> </ul>	2.55% + \$0.10
MasterCard	World Elite T & E	Credit	<ul style="list-style-type: none"> <li>Same requirements as T &amp; E World Card Credit, except a World Elite card was used to initiate the transaction.</li> </ul>	2.55% + \$0.10
MasterCard	World High Value T & E Large Ticket	Credit	<ul style="list-style-type: none"> <li>Same requirements as T &amp; E World Card, except: <ul style="list-style-type: none"> <li>A World High Value Card must be used to initiate the transactions.</li> <li>Must provide addendum data appropriate for the merchant category.</li> <li>Transaction amount must be \$2,500 or larger.</li> </ul> </li> </ul>	2.55% + \$0.00
MasterCard	World Elite T&E Large Ticket	Credit	<ul style="list-style-type: none"> <li>Same requirements as T &amp; E World Card, except: <ul style="list-style-type: none"> <li>A World Elite Card must be used to initiate the transactions.</li> <li>Must provide addendum data appropriate for the merchant category.</li> <li>Transaction amount must be \$2,500 or larger.</li> </ul> </li> </ul>	2.55% + \$0.00
MasterCard	Utilities	Credit	<ul style="list-style-type: none"> <li>MCC 4900 only.</li> <li>Mag-stripe data not required but must be electronically authorized.</li> <li>Must be settled within 24 hours of authorization.</li> </ul>	0.00% + \$0.75
MasterCard	Utilities	Debit	<ul style="list-style-type: none"> <li>Same requirements as Utilities Credit, except a debit card was used to initiate the transaction.</li> </ul>	0.00% + \$0.65
MasterCard	Utilities	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Utilities Credit, except a prepaid card was used to initiate the transaction.</li> </ul>	0.00% + \$0.65
MasterCard	Enhanced Value Utilities	Credit	<ul style="list-style-type: none"> <li>Same requirements as Consumer Utilities Credit, except an Enhanced Value was used to initiate the transaction.</li> </ul>	0.00% + \$0.75
MasterCard	World Utilities	Credit	<ul style="list-style-type: none"> <li>Same requirements as Consumer Utilities Credit, except a World card was used to initiate the transaction.</li> </ul>	0.00% + \$0.75

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	World High Value Utilities	Credit	<ul style="list-style-type: none"> <li>Same requirements as Consumer Utilities Credit, except a World High Value card was used to initiate the transaction.</li> </ul>	0.00% + \$0.75
MasterCard	World Elite Utilities	Credit	<ul style="list-style-type: none"> <li>Same requirements as Consumer Utilities Credit, except a World Elite was used to initiate the transaction.</li> </ul>	0.00% + \$0.75
MasterCard	Charities (Applicable to all Credit categories)	Credit	<ul style="list-style-type: none"> <li>MCC 8398 only.</li> <li>Mag-stripe data not required but must be electronically authorized.</li> <li>Must be settled within 48 hours of authorization.</li> </ul>	2.00% + \$0.10
MasterCard	Charities	Debit / Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Charities Credit, except a debit / prepaid card was used to initiate the transaction.</li> </ul>	1.45% + \$0.15
MasterCard	Humanitarian Prepaid	Prepaid	<ul style="list-style-type: none"> <li>A prepaid card was used to initiate the transaction.</li> <li>Mag-stripe data not required but must be electronically authorized.</li> </ul>	1.65% + \$0.00
MasterCard	Humanitarian Debit	Debit	<ul style="list-style-type: none"> <li>A debit card was used to initiate the transaction.</li> <li>Mag-stripe data not required but must be electronically authorized.</li> </ul>	1.65% + \$0.00
MasterCard	UCAF	Credit	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4411 Cruise/Steamship</li> <li>5812, 5813, 5814 Restaurant, Bar, Fast Food</li> <li>3501-3999, 7011 Lodging</li> <li>5960, 5962, 5964- 5969 - Mail Order/Telephone Order</li> <li>7230 Beauty Salons</li> <li>4112 Railways</li> <li>5411 Supermarket</li> <li>4813, 4814 Telephone</li> <li>4829, 6050, 6051, 7995, 9754, 7801, 7802 Wire Transfer /Lottery</li> <li>5300 Warehouse Club</li> </ul> </li> <li>Magnetic Stripe not required.</li> <li>Must be settled within 2 business days.</li> <li>CVV2 and AVS required.</li> </ul>	1.95% + \$0.10
MasterCard	UCAF	Debit	<ul style="list-style-type: none"> <li>Same requirements as UCAF Credit, except a Debit card was used to initiate the transaction.</li> <li>MCC 5960 Direct Marketing-Insurance Services ineligible.</li> </ul>	1.65% + \$0.15
MasterCard	UCAF	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as UCAF Debit, except a Prepaid card was used to initiate the transaction.</li> </ul>	1.76% + \$0.20
MasterCard	Enhanced Merchant UCAF	Credit	<ul style="list-style-type: none"> <li>Same requirements as UCAF Credit, except an Enhanced card was used to initiate the transaction.</li> </ul>	2.10% + \$0.10

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	World High Value Merchant UCAF	Credit	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4411 Cruise/Steamship</li> <li>5812, 5813, 5814 Restaurant, Bar, Fast Food</li> <li>3501-3999, 7011 Lodging</li> <li>5960, 5962, 5964- 5969 Mail Order/Telephone Order</li> <li>7230 Beauty Salons</li> <li>5411 Supermarket</li> <li>4813, 4814 Telephone</li> <li>4829, 6050, 6051, 7995, 9754, 7801, 7802 Wire Transfer /Lottery</li> <li>5300 Warehouse Club</li> </ul> </li> <li>Magnetic Stripe not required.</li> <li>Must be settled within 2 business days.</li> <li>CVV2 and AVS required.</li> </ul>	2.60% + \$0.10
MasterCard	World Merchant UCAF	Credit	<ul style="list-style-type: none"> <li>Same requirements as World High Value Merchant UCAF, except a World card was used to initiate the transaction.</li> </ul>	2.20% + \$0.10
MasterCard	World Elite Merchant UCAF	Credit	<ul style="list-style-type: none"> <li>Same requirements as World High Value Merchant UCAF, except a World Elite card was used to initiate the transaction.</li> </ul>	2.60% + \$0.10
MasterCard	Full UCAF	Credit	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4411 Cruise/Steamship</li> <li>5812, 5813, 5814 Restaurant, Bar, Fast Food</li> <li>3501-3999, 7011 Lodging</li> <li>5960, 5962, 5964-5969 Mail Order/Telephone Order</li> <li>7230 Beauty Salons</li> <li>4112 Railways</li> <li>5411 Supermarket</li> <li>4813, 4814 Telephone</li> <li>4829, 6050, 6051, 7995, 9754, 7801, 7802 Wire Transfer /Lottery</li> <li>5300 Warehouse Club</li> </ul> </li> <li>Magnetic Stripe not required.</li> <li>Must be settled within 2 business days.</li> <li>CVV2 and AVS required.</li> </ul>	1.95% + \$0.10
MasterCard	Full UCAF	Debit	<ul style="list-style-type: none"> <li>Same requirements as Full UCAF, except a Debit card was used to initiate the transaction.</li> <li>Ineligible MCC 5960 – Direct Marketing- Insurance Services</li> </ul>	1.65% + \$0.15
MasterCard	Full UCAF	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Full UCAF Debit, except a Prepaid card was used to initiate the transaction.</li> </ul>	1.76% + \$0.20
MasterCard	Enhanced Full UCAF	Credit	<ul style="list-style-type: none"> <li>Same requirements as Full UCAF, except an Enhanced card was used to initiate the transaction.</li> </ul>	2.10% + \$0.10



# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	World High Value Full UCAF	Credit	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4411 Cruise/Steamship</li> <li>5813, 5814 Restaurant, Bar, Fast Food</li> <li>3501-3999, 7011 Lodging</li> <li>5960, 5962, 5964- 5969 Mail Order/Telephone Order</li> <li>7230 Beauty Salons</li> <li>5411 Supermarket</li> <li>4813, 4814 Telephone</li> <li>4829, 6050, 6051, 7995, 9754, 7801, 7802 Wire Transfer /Lottery</li> <li>5300 Warehouse Club</li> </ul> </li> <li>Magnetic Stripe not required.</li> <li>Must be settled within two business days.</li> <li>CVV2 and AVS required.</li> </ul>	2.60% + \$0.10
MasterCard	World Full UCAF	Credit	<ul style="list-style-type: none"> <li>Same requirements as World High Value Full UCAF, except a World card was used to initiate the transaction.</li> </ul>	2.20% + \$.10
MasterCard	World Elite Full UCAF	Credit	<ul style="list-style-type: none"> <li>Same requirements as World High Value Full UCAF, except a World Elite card was used to initiate the transaction.</li> </ul>	2.60% + \$.10
MasterCard	Passenger Transport	Credit	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4112 Passenger Railways</li> <li>4411 Steamship and Cruise Lines</li> <li>4722 Travel Agencies and Tour Operators</li> </ul> </li> <li>Must be settled within nine days.</li> <li>Magnetic Stripe not required.</li> <li>Card acceptor name and full address required.</li> <li>Passenger name, ticket number, and issuing carrier required for Passenger Railways.</li> </ul>	1.65% + \$.10
MasterCard	Enhanced Passenger Transport	Credit	<ul style="list-style-type: none"> <li>Same requirements as Passenger Transport, except an Enhanced card was used to initiate the transaction.</li> </ul>	1.75% + \$.10
MasterCard	Passenger Transport	Debit / Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Passenger Transport, except a Debit or Prepaid card was used to initiate the transaction.</li> </ul>	1.60% + \$.15
MasterCard	Installment Payments A	Credit	<ul style="list-style-type: none"> <li>Merchant has agreement with an issuer for installment payment cards in Group A.</li> <li>Card acceptor name and full address required.</li> <li>Magnetic Stripe not required.</li> </ul>	1.85% + \$0.00
MasterCard	Installment Payments B	Credit	<ul style="list-style-type: none"> <li>Same requirements as Installment Payments A, except agreement is Group B.</li> </ul>	1.60% + \$0.00



**First American Payment Systems Interchange Release for Visa, MasterCard, and Discover**

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Installment Payments C	Credit	<ul style="list-style-type: none"> <li>Same requirements as Installment Payments B, except agreement is Group C.</li> </ul>	0.50% + \$0.00
MasterCard	Installment Standard INSA	Credit	<ul style="list-style-type: none"> <li>Same requirements of Standard Credit, except transaction was for installment payment in Group A.</li> </ul>	3.15% + \$.10
MasterCard	Installment Standard INSB	Credit	<ul style="list-style-type: none"> <li>Same requirements of Standard Credit, except transaction was for installment payment in Group B.</li> </ul>	3.15% + \$.10
MasterCard	Installment Standard INSC	Credit	<ul style="list-style-type: none"> <li>Same requirements of Standard Credit, except transaction was for installment payment in Group C.</li> </ul>	3.15% + \$.10
MasterCard	Cash Advance	Credit	<ul style="list-style-type: none"> <li>Must use MCC 6010 – Manual Cash Disbursements.</li> </ul>	0.00% + \$2.05

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
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MasterCard Commercial				
MasterCard	Level 1 / Business Data Rate I	Credit / Debit / Prepaid	<ul style="list-style-type: none"> <li>A Business card must be used to initiate the transactions.</li> <li>Transaction must be settled within 48 hours of the authorization.</li> <li>Mag-stripe data not required but electronic authorization is required.</li> </ul>	2.65% + \$0.10
MasterCard	Level 2 / Business World Data Rate I	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Data Rate I, except a Business World card was used to initiate the transaction.</li> </ul>	2.80% + \$0.10
MasterCard	Level 3 / Business World Elite Data Rate I	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Data Rate I, except a Business World Elite card was used to initiate the transaction.</li> </ul>	2.85% + \$0.10
MasterCard	Level 4 Business Data Rate I	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Data Rate I, except Level 4 spend requirement met.</li> </ul>	2.95% + \$0.10
MasterCard	Level 5 Business Data Rate I	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Data Rate I, except Level 5 spend requirement met.</li> </ul>	3.00% + \$0.10
MasterCard	Large Market Data Rate I	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Data Rate I, except a Corporate, Purchasing, or Fleet card was used to initiate the transaction.</li> </ul>	2.70% + \$0.10
MasterCard	Level 1 / Business Data Rate II	Credit	<ul style="list-style-type: none"> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>6010 - Financial Institutions - Manual Cash Disbursements</li> <li>6532 - Payment Transaction - Member Financial</li> <li>6533 - Payment Transaction - Merchant</li> <li>6011 - Financial Institutions - Automated Cash Disbursements</li> </ul> </li> <li>A Business card must be used to initiate the transactions.</li> <li>Level II Data Required.</li> <li>ALL transactions must include the tax included indicator and the tax amount must be between 1% - 30% of the transaction amount.</li> <li>Fleet cards require additional fuel addendum data.</li> <li>Transaction must be settled within 48 hours of the authorization.</li> <li>Mag-stripe data not required but electronic authorization is required.</li> </ul>	1.90% + \$0.10
MasterCard	Data Rate II - Commercial Debit	Debit	<ul style="list-style-type: none"> <li>Same requirements as Business Data Rate II, except a Business debit card was used to initiate the transaction.</li> </ul>	2.10% + \$0.10
MasterCard	Data Rate II - Commercial Prepaid	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Business Data Rate II, except a Business prepaid card was used to initiate the transaction.</li> </ul>	2.65% + \$0.10

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Business Petroleum Data Rate II	Debit / Prepaid	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4468 Marinas, Marine Services/Supplies 5541 Service Stations</li> <li>5542 Automated Fuel Dispensers 5499 Convenience Stores</li> <li>5983 Fuel Dealers</li> </ul> </li> <li>A Business debit / prepaid card must be used to initiate the transactions.</li> <li>Level II Data requirements must be met.</li> <li>Swiped transaction--Card and cardholder must be present and entire contents of magnetic stripe must be read and transmitted.</li> <li>Transaction must be settled within 24 hours of the authorization.</li> </ul>	2.05% + \$0.10
MasterCard	Level 2 / Business World Data Rate II	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Data Rate II, except a Business World card must be used to initiate the transactions.</li> </ul>	2.05% + \$0.10
MasterCard	Level 3 / Business World Elite Data Rate II	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Data Rate II, except a Business World Elite card was used to initiate the transaction.</li> </ul>	2.10% + \$0.10
MasterCard	Level 4 Business Data Rate II	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Data Rate II, except Level 4 spend requirement met.</li> </ul>	2.20% + \$0.10
MasterCard	Level 5 Business Data Rate II	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Data Rate II, except Level 5 spend requirement met.</li> </ul>	2.25% + \$0.10
MasterCard	Large Market Data Rate II	Credit	<ul style="list-style-type: none"> <li>Same requirements as Large Market Data Rate I, except Level 2 data requirements met.</li> </ul>	2.50% + \$0.10
MasterCard	Large Market Petroleum Data Rate II	Credit	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4468 Marinas, Marine Services/Supplies 5541 Service Stations</li> <li>5542 Automated Fuel Dispensers 5499 Convenience Stores</li> <li>5983 Fuel Dealers</li> </ul> </li> <li>Applies to Corporate, Purchasing, &amp; Fleet Cards.</li> <li>Level II Data requirements must be met.</li> <li>Swiped transaction – Card and cardholder must be present and entire contents of magnetic stripe must be read and transmitted.</li> <li>Transaction must be settled within 24 hours of the authorization.</li> </ul>	2.20% + \$0.10
MasterCard	Large Market Data Rate III	Credit	<ul style="list-style-type: none"> <li>Same requirements as Large Market Data Rate II, except Level 3 data requirements met.</li> </ul>	1.90% + \$0.10
MasterCard	Large Market Large Ticket	Credit	<ul style="list-style-type: none"> <li>A Corporate, Purchasing, or Fleet card was used to initiate the transaction.</li> <li>The transaction amount must be a minimum of \$10,000 and a maximum of \$24,999.99.</li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>MCC 3351–3500, 7512, 7513, or 7519 Automobile/Vehicle Rental</li> <li>3501–3999 or 7011 Hotel/Motel</li> <li>4112 Passenger Railways</li> <li>5812 Restaurants.</li> </ul> </li> </ul>	1.45% + \$35.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Level 1 / Business T & E	Credit / Debit / Prepaid	<ul style="list-style-type: none"> <li>A Business card must be used to initiate the transactions.</li> <li>Mag-stripe data not required but electronic authorization is required.</li> <li>Restricted to Travel and Entertainment (T&amp;E) merchants. <ul style="list-style-type: none"> <li>3351-3500 Car Rental Agencies</li> <li>3501-3999 Lodging – Hotels, Motels, Resorts</li> <li>7011 Lodging (not elsewhere classified)</li> <li>7512 Automobile Agency</li> <li>7519 Motor Home &amp; Recreational Vehicle Rental</li> <li>5812 Restaurants</li> <li>7513 Truck &amp; Utility Trailer Rentals</li> </ul> </li> <li>Appropriate T&amp;E addendum data required (i.e. folio, check-in, check-out, etc.). <ul style="list-style-type: none"> <li>Transaction must be settled within 48 hours of the authorization.</li> </ul> </li> </ul>	2.35% + \$0.10
MasterCard	Level 2 / Business World T & E	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business T &amp; E Rate II, except Business World card was used to initiate the transaction.</li> </ul>	2.50% + \$0.10
MasterCard	Level 3 / Business World Elite Card T & E	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business T &amp; E Rate II, except a Business World Elite card was used to initiate the transaction.</li> </ul>	2.55% + \$0.10
MasterCard	Level 4 Business T & E	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business T &amp; E Rate II, except Level 4 spend requirement met.</li> </ul>	2.65% + \$0.10
MasterCard	Level 5 Business T & E	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business T &amp; E Rate II, except Level 5 spend requirement met.</li> </ul>	2.70% + \$0.10
MasterCard	Large Market T & E	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business T &amp; E Rate II, except a Corporate, Purchasing, or Fleet Cards was used to initiate the transaction.</li> </ul>	2.65% + \$0.10
MasterCard	Large Ticket MPG / Commercial Payments Account	Credit	<ul style="list-style-type: none"> <li>Applies to Corporate, Purchasing, &amp; Fleet Cards.</li> <li>Fee amount is based on ticket amount ranges: <ul style="list-style-type: none"> <li>Large Ticket 1 USD \$10,000 - \$25,000</li> <li>Large Ticket 2 USD \$25,000.01 - \$100,000</li> <li>Large Ticket 3 USD \$100,000.01 - \$500,000</li> <li>Large Ticket 4 USD \$500,000.01 - \$999,999</li> <li>Large Ticket 5 more than USD \$1,000,000</li> </ul> </li> </ul>	0.70% + \$0.00 0.80% + \$0.00 0.90% + \$0.00 1.00% + \$0.00 1.20% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Level 1 / Business Standard	Credit / Debit / Prepaid	<ul style="list-style-type: none"> <li>A Business card must be used to initiate the transactions.</li> <li>Transactions not authorized, not submitted for settlement in a timely manner or do not contain other minimum data requirements.</li> <li>Transaction must be settled within thirty days.</li> </ul>	2.95% + \$0.10
MasterCard	Level 2 / Business World Standard	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Standard, except a Business World card was used to initiate the transaction.</li> </ul>	3.10% + \$0.10
MasterCard	Level 3 / Business World Elite Standard	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Standard, except a Business World Elite card was used to initiate the transaction.</li> </ul>	3.15% + \$0.10
MasterCard	Level 4 Business Standard	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Standard, except Level 4 spend requirement met.</li> </ul>	3.25% + \$0.10
MasterCard	Level 5 Business Standard	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Standard, except Level 5 spend requirement met.</li> </ul>	3.30% + \$0.10
MasterCard	Large Market Standard	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Standard, except a Corporate, Purchasing, or Fleet card was used to initiate the transaction.</li> </ul>	2.95% + \$0.10
MasterCard	Level 1 / Business Utilities	Credit / Debit / Prepaid	<ul style="list-style-type: none"> <li>Restricted to MCC 4900 – Utilities only.</li> <li>A Business card must be used to initiate the transaction.</li> <li>Mag-stripe data note required but must be electronically authorized.</li> <li>Must be settled within 24 hours of authorization.</li> <li>Valid for MC World Business cards only.</li> </ul>	0.00% + \$1.50
MasterCard	Level 2 / Business World Utilities	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Utilities, except a Business World card was used to initiate the transaction.</li> </ul>	0.00% + \$1.50
MasterCard	Level 3 / Business World Elite Utilities	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Utilities, except a Business World Elite was used to initiate the transaction.</li> </ul>	0.00% + \$1.50
MasterCard	Level 4 Business Utilities	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Utilities, except Level 4 spend requirement met.</li> </ul>	0.00% + \$1.50
MasterCard	Level 5 Business Utilities	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business Utilities, except Level 5 spend requirement met.</li> </ul>	0.00% + \$1.50
MasterCard	Business to Business Product 1	Credit	<ul style="list-style-type: none"> <li>Applies to wholesale travel transactions that are initiated with a virtual MasterCard account number.</li> <li>Transaction must be card not present.</li> <li>All MCCs are eligible.</li> </ul>	2.00% + \$0.00
MasterCard	Business to Business Product 2	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 2 is selected by the buyer.</li> </ul>	1.80% + \$0.00
MasterCard	Business to Business Product 3	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 3 is selected by the buyer.</li> </ul>	1.60% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Business to Business Product 4	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 4 is selected by the buyer.</li> </ul>	1.40% + \$0.00
MasterCard	Business to Business Product 5	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 5 is selected by the buyer.</li> </ul>	1.20% + \$0.00
MasterCard	Business to Business Product 6	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 6 is selected by the buyer.</li> </ul>	1.00% + \$0.00
MasterCard	Business to Business Product 7	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 7 is selected by the buyer.</li> </ul>	2.00% + \$0.00
MasterCard	Business to Business Product 8	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 8 is selected by the buyer.</li> </ul>	1.90% + \$0.00
MasterCard	Business to Business Product 9	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 9 is selected by the buyer.</li> </ul>	1.80% + \$0.00
MasterCard	Business to Business Product 10	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 10 is selected by the buyer.</li> </ul>	1.70% + \$0.00
MasterCard	Business to Business Product 11	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 11 is selected by the buyer.</li> </ul>	1.60% + \$0.00
MasterCard	Business to Business Product 12	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 12 is selected by the buyer.</li> </ul>	1.50% + \$0.00
MasterCard	Business to Business Product 13	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 13 is selected by the buyer.</li> </ul>	1.40% + \$0.00
MasterCard	Business to Business Product 14	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 14 is selected by the buyer.</li> </ul>	1.30% + \$0.00
MasterCard	Business to Business Product 15	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 15 is selected by the buyer.</li> </ul>	1.20% + \$0.00
MasterCard	Business to Business Product 16	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 16 is selected by the buyer.</li> </ul>	1.10% + \$0.00
MasterCard	Business to Business Product 17	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 17 is selected by the buyer.</li> </ul>	1.00% + \$0.00

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Business to Business Product 18	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 18 is selected by the buyer.</li> </ul>	1.45% + \$0.00
MasterCard	Business to Business Product 19	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 except Business to Business Product 19 is selected by the buyer.</li> </ul>	1.35% + \$0.00
MasterCard	Mastercard Flex Product 1	Credit	<ul style="list-style-type: none"> <li>Applies to wholesale non-travel transactions that are initiated with a virtual MasterCard account number.</li> <li>Transaction must be card not present.</li> <li>All MCCs are eligible.</li> </ul>	0.50% + \$0.00
MasterCard	Mastercard Flex Product 2	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 2.</li> </ul>	0.55% + \$0.00
MasterCard	Mastercard Flex Product 3	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 3.</li> </ul>	0.60% + \$0.00
MasterCard	Mastercard Flex Product 4	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 4.</li> </ul>	0.65% + \$0.00
MasterCard	Mastercard Flex Product 5	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 5.</li> </ul>	0.70% + \$0.00
MasterCard	Mastercard Flex Product 6	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 6.</li> </ul>	0.75% + \$0.00
MasterCard	Mastercard Flex Product 7	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 7.</li> </ul>	0.80% + \$0.00
MasterCard	Mastercard Flex Product 8	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 8.</li> </ul>	0.85% + \$0.00
MasterCard	Mastercard Flex Product 9	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 9.</li> </ul>	0.90% + \$0.00
MasterCard	Mastercard Flex Product 10	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 10.</li> </ul>	0.95% + \$0.00
MasterCard	Mastercard Flex Product 11	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 11.</li> </ul>	1.00% + \$0.00
MasterCard	Mastercard Flex Product 12	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 12.</li> </ul>	1.05% + \$0.00
MasterCard	Mastercard Flex Product 13	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 13.</li> </ul>	1.10% + \$0.00
MasterCard	Mastercard Flex Product 14	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 14.</li> </ul>	1.15% + \$0.00
MasterCard	Mastercard Flex Product 15	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 15.</li> </ul>	1.20% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Mastercard Flex Product 16	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 16.</li> </ul>	1.25% + \$0.00
MasterCard	Mastercard Flex Product 17	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 17.</li> </ul>	1.30% + \$0.00
MasterCard	Mastercard Flex Product 18	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 18.</li> </ul>	1.35% + \$0.00
MasterCard	Mastercard Flex Product 19	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 19.</li> </ul>	1.40% + \$0.00
MasterCard	Mastercard Flex Product 20	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 20.</li> </ul>	1.45% + \$0.00
MasterCard	Mastercard Flex Product 21	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 21.</li> </ul>	1.50% + \$0.00
MasterCard	Mastercard Flex Product 22	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 22.</li> </ul>	1.55% + \$0.00
MasterCard	Mastercard Flex Product 23	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 except the cardholder account participates in Product Graduation and the transaction graduated to Product 23.</li> </ul>	1.60% + \$0.00
MasterCard	Charities (Applicable for all business cards)	Credit / Debit / Prepaid	<ul style="list-style-type: none"> <li>Restricted to MCC 8398 – Charitable and Social Service Organizations.</li> <li>Must be settled within 48 hours.</li> </ul>	2.00% + \$0.10
MasterCard	Commercial VIP Standard 1	Credit	<ul style="list-style-type: none"> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>6010 Financial Institutions - Manual Cash Disbursements</li> <li>6532 Payment Transactions - Financial Institution</li> <li>6533 Payment Transactions - Merchant</li> <li>6555 MasterCard initiated rewards/rebate</li> <li>6011 Financial Institutions - Automated Cash Disbursements</li> </ul> </li> <li>Restricted to merchants in the U.S. region.</li> <li>Card Acceptor Name, Street Address, City, Postal (ZIP) code, State &amp; Country Code required.</li> <li>Buyer's decision to select a VIP card product that fits the supplier agreement for invoice payment.</li> </ul>	0.80% + \$0.10
MasterCard	Commercial VIP Standard 2	Credit	<ul style="list-style-type: none"> <li>Same requirements as VIP Standard 1 except VIP Standard 2 product is selected by the buyer.</li> </ul>	1.05% + \$0.10
MasterCard	Commercial VIP Standard 3	Credit	<ul style="list-style-type: none"> <li>Same requirements as VIP Standard 1 except VIP Standard 3 product is selected by the buyer.</li> </ul>	1.35% + \$0.10
MasterCard	Commercial VIP Standard 4	Credit	<ul style="list-style-type: none"> <li>Same requirements as VIP Standard 1 except VIP Standard 4 product is selected by the buyer.</li> </ul>	1.45% + \$0.10
MasterCard	Commercial VIP Standard 5	Credit	<ul style="list-style-type: none"> <li>Same requirements as VIP Standard 1 except VIP Standard 5 product is selected by the buyer.</li> </ul>	1.90% + \$0.10



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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Commercial VIP Standard 6	Credit	• Same requirements as VIP Standard 1 except VIP Standard 6 product is selected by the buyer.	2.50% + \$0.10
MasterCard	Commercial VIP Standard 7	Credit	• Same requirements as VIP Standard 1 except VIP Standard 7 product is selected by the buyer.	3.00% + \$0.10
MasterCard	Commercial VIP Standard 8	Credit	• Same requirements as VIP Standard 1 except VIP Standard 8 product is selected by the buyer.	1.25% + \$40.00
MasterCard	Commercial VIP Standard 9	Credit	• Same requirements as VIP Standard 1 except VIP Standard 9 product is selected by the buyer.	2.95% + \$0.10
MasterCard	Commercial VIP Standard 10	Credit	• Same requirements as VIP Standard 1 except VIP Standard 10 product is selected by the buyer.	1.15% + \$80.00
MasterCard	Commercial VIP Standard 11	Credit	• Same requirements as VIP Standard 1 except VIP Standard 11 product is selected by the buyer.	1.45% + \$35.00
MasterCard	Commercial VIP Standard 12	Credit	• Same requirements as VIP Standard 1 except VIP Standard 12 product is selected by the buyer.	2.40% + \$0.00
MasterCard	Commercial VIP Standard 13	Credit	• Same requirements as VIP Standard 1 except VIP Standard 13 product is selected by the buyer.	2.30% + \$0.00
MasterCard	Commercial VIP Standard 14	Credit	• Same requirements as VIP Standard 1 except VIP Standard 15 product is selected by the buyer.	2.00% + \$0.00
MasterCard	Commercial VIP Standard 15	Credit	• Same requirements as VIP Standard 1 except VIP Standard 15 product is selected by the buyer.	2.85% + \$0.00
MasterCard	Commercial VIP Standard 16	Credit	• Same requirements as VIP Standard 1 except VIP Standard 16 product is selected by the buyer.	2.80% + \$0.10
MasterCard	Commercial VIP Standard 17	Credit	• Same requirements as VIP Standard 1 except VIP Standard 17 product is selected by the buyer.	2.65% + \$0.10
MasterCard	Commercial VIP Standard 18	Credit	• Same requirements as VIP Standard 1 except VIP Standard 18 product is selected by the buyer.	2.20% + \$0.00
MasterCard	Commercial VIP Standard 19	Credit	• Same requirements as VIP Standard 1 except VIP Standard 19 product is selected by the buyer.	2.10% + \$0.00
MasterCard	Commercial VIP Standard 20	Credit	• Same requirements as VIP Standard 1 except VIP Standard 20 product is selected by the buyer.	1.95% + \$0.00
MasterCard	Commercial VIP Standard 21	Credit	• Same requirements as VIP Standard 1 except VIP Standard 21 product is selected by the buyer.	1.85% + \$0.00
MasterCard	Commercial VIP Standard 22	Credit	• Same requirements as VIP Standard 1 except VIP Standard 22 product is selected by the buyer.	1.75% + \$0.00
MasterCard	Commercial VIP Standard 23	Credit	• Same requirements as VIP Standard 1 except VIP Standard 23 product is selected by the buyer.	1.65% + \$0.00

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Commercial VIP Standard 24	Credit	<ul style="list-style-type: none"> <li>Same requirements as VIP Standard 1 except VIP Standard 24 product is selected by the buyer.</li> </ul>	1.55% + \$0.00
MasterCard	Commercial VIP Standard 25	Credit	<ul style="list-style-type: none"> <li>Same requirements as VIP Standard 1 except VIP Standard 25 product is selected by the buyer.</li> </ul>	1.25% + \$0.00
MasterCard	Commercial VIP Standard 26	Credit	<ul style="list-style-type: none"> <li>Same requirements as VIP Standard 1 except VIP Standard 26 product is selected by the buyer.</li> </ul>	1.10% + \$0.00
MasterCard	Commercial VIP Standard 27	Credit	<ul style="list-style-type: none"> <li>Same requirements as VIP Standard 1 except VIP Standard 27 product is selected by the buyer.</li> </ul>	0.95% + \$0.00
MasterCard	Commercial VIP Standard 28	Credit	<ul style="list-style-type: none"> <li>Same requirements as VIP Standard 1 except VIP Standard 28 product is selected by the buyer.</li> </ul>	0.90% + \$0.00
MasterCard	Commercial VIP Standard 29	Credit	<ul style="list-style-type: none"> <li>Same requirements as VIP Standard 1 except VIP Standard 29 product is selected by the buyer.</li> </ul>	0.75% + \$0.00
MasterCard	Commercial VIP Standard 30	Credit	<ul style="list-style-type: none"> <li>Same requirements as VIP Standard 1 except VIP Standard 30 product is selected by the buyer.</li> </ul>	0.65% + \$0.00
MasterCard	Commercial VIP Standard 31	Credit	<ul style="list-style-type: none"> <li>Same requirements as VIP Standard 1 except VIP Standard 31 product is selected by the buyer.</li> </ul>	0.60% + \$0.00
MasterCard	Commercial VIP Standard 32	Credit	<ul style="list-style-type: none"> <li>Same requirements as VIP Standard 1 except VIP Standard 32 product is selected by the buyer.</li> </ul>	0.50% + \$0.00
MasterCard	Commercial VIP Standard 33	Credit	<ul style="list-style-type: none"> <li>Same requirements as VIP Standard 1 except VIP Standard 33 product is selected by the buyer.</li> </ul>	0.30% + \$5.00
MasterCard	Commercial VIP Standard 34	Credit	<ul style="list-style-type: none"> <li>Same requirements as VIP Standard 1 except VIP Standard 34 product is selected by the buyer.</li> </ul>	0.00% + \$50.00
MasterCard	Commercial Bill Pay Standard	Credit	<ul style="list-style-type: none"> <li>Applies to transactions for consumer bill payments made with commercial cards.</li> </ul>	2.50% + \$0.10

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Freight Program	Credit	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4011 Railroads, Freight</li> <li>4214 Motor Freight Carriers, Trucking</li> <li>4215 Courier Services</li> <li>4789 Transportation Services - Not Elsewhere Classified</li> <li>4112 Passenger Railways</li> <li>4111 Transportation - Suburban &amp; Local Commuter, including Ferries</li> <li>7299 Other Services Not Elsewhere Classified</li> <li>9311 Tax Payments</li> <li>9402 Postal Services - Government Only</li> <li>9399 Government Services Not Elsewhere Classified</li> </ul> </li> <li>Card Acceptor City and Country code is required.</li> </ul>	1.80% + \$0.00
MasterCard	Commercial Fleet Data Rate I	Credit	<ul style="list-style-type: none"> <li>A MasterCard Corporate Fleet Card was used to initiate the transaction.</li> <li>Transaction must be settled within 48 hours of the authorization.</li> <li>Electronic authorization is required.</li> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4468 Marinas, Marine Service and Supplies</li> <li>5499 Miscellaneous Food Stores: Convenience Stores, Markets, Specialty Stores</li> <li>5541 Service Stations (with or without Ancillary Services)</li> <li>5542 Fuel Dispenser, Automated</li> <li>5552 Electric Vehicle Charging</li> <li>5983 Fuel Dealers: Coal, Fuel Oil, Liquefied Petroleum, Wood</li> </ul> </li> </ul>	2.70% + \$0.10

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Commercial Fleet Data Rate II	Credit	<ul style="list-style-type: none"> <li>• A MasterCard Corporate Fleet Card was used to initiate the transaction.</li> <li>• Level II Data Required.</li> <li>• ALL transactions must include the tax included indicator and the tax amount must be between 1% - 30% of the transaction amount.</li> <li>• Transaction must be settled within 48 hours of the authorization.</li> <li>• Electronic authorization is required.</li> <li>• Eligible MCCs: <ul style="list-style-type: none"> <li>○ 5013 Motor Vehicle Supplies and New Parts</li> <li>○ 5511 Automobile and Truck Dealers: Sales, Service, Repairs, Parts, and Leasing</li> <li>○ 5531 Auto Store, Home Supply Stores</li> <li>○ 5532 Automotive Tire Stores</li> <li>○ 5533 Automotive Parts, Accessories Stores</li> <li>○ 5599 Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers: not elsewhere classified</li> <li>○ 7531 Automotive Body Repair Shops</li> <li>○ 7534 Tire Retreading and Repair Shops</li> <li>○ 7535 Automotive Paint Shops</li> <li>○ 7538 Automotive Service Shops</li> <li>○ 7542 Car Washes</li> <li>○ 7549 Towing Services</li> <li>○ 7692 Welding Repair</li> <li>○ 7699 Miscellaneous Repair Shops and Related Services</li> </ul> </li> </ul>	2.50% + \$0.10

**First American Payment Systems Interchange Release for Visa, MasterCard, and Discover**

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Commercial Fleet Data Rate II PETRO	Credit	<ul style="list-style-type: none"> <li>• A MasterCard Corporate Fleet Card was used to initiate the transaction.</li> <li>• Level II Data Required.</li> <li>• ALL transactions must include the tax included indicator and the tax amount must be between 1% - 30% of the transaction amount.</li> <li>• Additional fuel addendum data required.</li> <li>• Transaction must be settled within 48 hours of the authorization.</li> <li>• Electronic authorization is required.</li> <li>• Eligible MCCs:                         <ul style="list-style-type: none"> <li>○ 4468 Marinas, Marine Service and Supplies</li> <li>○ 5499 Miscellaneous Food Stores: Convenience Stores, Markets, Specialty Stores</li> <li>○ 5541 Service Stations (with or without Ancillary Services)</li> <li>○ 5542 Fuel Dispenser, Automated</li> <li>○ 5983 Fuel Dealers: Coal, Fuel Oil, Liquefied Petroleum, Wood</li> </ul> </li> </ul>	2.20% + \$0.10

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

Changes Effective April 11, 2025, Are in Red

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Commercial Fleet Data Rate III	Credit	<ul style="list-style-type: none"> <li>• A MasterCard Corporate Fleet Card was used to initiate the transaction.</li> <li>• Level III Data requirements must be met.</li> <li>• Eligible MCCs: <ul style="list-style-type: none"> <li>○ 5013 Motor Vehicle Supplies and New Parts</li> <li>○ 5511 Automobile and Truck Dealers: Sales, Service, Repairs, Parts, and Leasing</li> <li>○ 5531 Auto Store, Home Supply Stores</li> <li>○ 5532 Automotive Tire Stores</li> <li>○ 5533 Automotive Parts, Accessories Stores</li> <li>○ 5599 Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers: not elsewhere classified</li> <li>○ 7531 Automotive Body Repair Shops</li> <li>○ 7534 Tire Retreading and Repair Shops</li> <li>○ 7535 Automotive Paint Shops</li> <li>○ 7538 Automotive Service Shops</li> <li>○ 7542 Car Washes</li> <li>○ 7549 Towing Services</li> <li>○ 7692 Welding Repair</li> <li>○ 7699 Miscellaneous Repair Shops and Related Services</li> </ul> </li> </ul>	1.90% + \$0.10

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Commercial Fleet Large Ticket	Credit	<ul style="list-style-type: none"> <li>• A MasterCard Corporate Fleet Card was used to initiate the transaction.</li> <li>• The transaction amount must be a minimum of USD \$10,000 and a maximum of USD \$24,999.99</li> <li>• Eligible MCCs: <ul style="list-style-type: none"> <li>○ 5013 Motor Vehicle Supplies and New Parts</li> <li>○ 5511 Automobile and Truck Dealers: Sales, Service, Repairs, Parts, and Leasing</li> <li>○ 5531 Auto Store, Home Supply Stores</li> <li>○ 5532 Automotive Tire Stores</li> <li>○ 5533 Automotive Parts, Accessories Stores</li> <li>○ 5599 Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers: not elsewhere classified</li> <li>○ 7531 Automotive Body Repair Shops</li> <li>○ 7534 Tire Retreading and Repair Shops</li> <li>○ 7535 Automotive Paint Shops</li> <li>○ 7538 Automotive Service Shops</li> <li>○ 7542 Car Washes</li> <li>○ 7549 Towing Services</li> <li>○ 7692 Welding Repair</li> <li>○ 7699 Miscellaneous Repair Shops and Related Services</li> </ul> </li> </ul>	1.45% + \$35.00

**First American Payment Systems Interchange Release for Visa, MasterCard, and Discover**

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
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<b>MasterCard International</b>				
MasterCard	Regulated – US Acquired	Debit / Prepaid	<ul style="list-style-type: none"> <li>Non-U.S. issued card.</li> <li>Applies to debit or prepaid card transactions w/fraud, issued by bank with assets greater than \$10 Billion.</li> </ul>	0.05% + \$0.22
MasterCard	Commercial Standard – US Acquired	Credit	<ul style="list-style-type: none"> <li>Restricted to internationally issued Corporate and Business Card transactions.</li> <li>Transaction does not require mag-stripe read but must be authorized.</li> <li>All merchant categories are eligible.</li> <li>Transaction must be settled within 30 days.</li> </ul>	2.00% + \$0.00
MasterCard	Commercial Premium Standard – US Acquired	Credit	<ul style="list-style-type: none"> <li>Restricted to internationally issued Premium Business and Corporate card transactions.</li> <li>Transaction does not require mag-stripe read but must be authorized.</li> <li>All merchant categories are eligible.</li> <li>Transaction must be settled within 30 days.</li> </ul>	2.00% + \$0.00
MasterCard	Commercial Purchasing Standard – US Acquired	Credit	<ul style="list-style-type: none"> <li>Restricted to internationally issued Purchasing and Fleet Card transactions.</li> <li>Transaction does not require mag-stripe read but must be authorized.</li> <li>All merchant categories are eligible.</li> <li>Transaction must be settled within 30 days.</li> </ul>	2.00% + \$0.00
MasterCard	Business to Business Product 1 International	Credit	<ul style="list-style-type: none"> <li>Restricted to internationally issued Corporate and Business Card transactions.</li> <li>Transaction must be card not present.</li> <li>All MCCs are eligible.</li> </ul>	2.00% + \$0.00
MasterCard	Business to Business Product 2 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 2 International is selected by the buyer.</li> </ul>	1.80% + \$0.00
MasterCard	Business to Business Product 3 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 3 International is selected by the buyer.</li> </ul>	1.60% + \$0.00
MasterCard	Business to Business Product 4 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 4 International is selected by the buyer.</li> </ul>	1.40% + \$0.00
MasterCard	Business to Business Product 5 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 5 International is selected by the buyer.</li> </ul>	1.20% + \$0.00
MasterCard	Business to Business Product 6 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 6 International is selected by the buyer.</li> </ul>	1.00% + \$0.00



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**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Business to Business Product 7 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 7 International is selected by the buyer.</li> </ul>	2.00% + \$0.00
MasterCard	Business to Business Product 8 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 8 International is selected by the buyer.</li> </ul>	1.90% + \$0.00
MasterCard	Business to Business Product 9 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 9 International is selected by the buyer.</li> </ul>	1.80% + \$0.00
MasterCard	Business to Business Product 10 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 10 International is selected by the buyer.</li> </ul>	1.70% + \$0.00
MasterCard	Business to Business Product 11 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 11 International is selected by the buyer.</li> </ul>	1.60% + \$0.00
MasterCard	Business to Business Product 12 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 12 International is selected by the buyer.</li> </ul>	1.50% + \$0.00
MasterCard	Business to Business Product 13 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 13 International is selected by the buyer.</li> </ul>	1.40% + \$0.00
MasterCard	Business to Business Product 14 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 14 International is selected by the buyer.</li> </ul>	1.30% + \$0.00
MasterCard	Business to Business Product 15 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 15 International is selected by the buyer.</li> </ul>	1.20% + \$0.00
MasterCard	Business to Business Product 16 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 16 International is selected by the buyer.</li> </ul>	1.10% + \$0.00
MasterCard	Business to Business Product 17 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 17 International is selected by the buyer.</li> </ul>	1.00% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Business to Business Product 18 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 18 International is selected by the buyer.</li> </ul>	1.45% + \$0.00
MasterCard	Business to Business Product 19 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Business to Business Product 1 International except Business to Business Product 19 International is selected by the buyer.</li> </ul>	1.35% + \$0.00
MasterCard	Mastercard Flex Product 1 International	Credit	<ul style="list-style-type: none"> <li>Applies to wholesale non-travel transactions that are initiated with an internationally issued virtual MasterCard account number.</li> <li>Transaction must be card not present.</li> <li>All MCCs are eligible.</li> </ul>	0.50% + \$0.00
MasterCard	Mastercard Flex Product 2 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 2 International.</li> </ul>	0.55% + \$0.00
MasterCard	Mastercard Flex Product 3 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 3 International.</li> </ul>	0.60% + \$0.00
MasterCard	Mastercard Flex Product 4 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 4 International.</li> </ul>	0.65% + \$0.00
MasterCard	Mastercard Flex Product 5 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 5 International.</li> </ul>	0.70% + \$0.00
MasterCard	Mastercard Flex Product 6 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 6 International.</li> </ul>	0.75% + \$0.00
MasterCard	Mastercard Flex Product 7 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 7 International.</li> </ul>	0.80% + \$0.00
MasterCard	Mastercard Flex Product 8 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 8 International.</li> </ul>	0.85% + \$0.00
MasterCard	Mastercard Flex Product 9 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 9 International.</li> </ul>	0.90% + \$0.00
MasterCard	Mastercard Flex Product 10 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 10 International.</li> </ul>	0.95% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Mastercard Flex Product 11 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 11 International.</li> </ul>	1.00% + \$0.00
MasterCard	Mastercard Flex Product 12 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 12 International.</li> </ul>	1.05% + \$0.00
MasterCard	Mastercard Flex Product 13 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 13 International.</li> </ul>	1.10% + \$0.00
MasterCard	Mastercard Flex Product 14 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 14 International.</li> </ul>	1.15% + \$0.00
MasterCard	Mastercard Flex Product 15 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 15 International.</li> </ul>	1.20% + \$0.00
MasterCard	Mastercard Flex Product 16 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 16 International.</li> </ul>	1.25% + \$0.00
MasterCard	Mastercard Flex Product 17 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 17 International.</li> </ul>	1.30% + \$0.00
MasterCard	Mastercard Flex Product 18 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 18 International.</li> </ul>	1.35% + \$0.00
MasterCard	Mastercard Flex Product 19 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 19 International.</li> </ul>	1.40% + \$0.00
MasterCard	Mastercard Flex Product 20 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 20 International.</li> </ul>	1.45% + \$0.00
MasterCard	Mastercard Flex Product 21 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 21 International.</li> </ul>	1.50% + \$0.00
MasterCard	Mastercard Flex Product 22 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 22 International.</li> </ul>	1.55% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Mastercard Flex Product 23 International	Credit	<ul style="list-style-type: none"> <li>Same requirements as Mastercard Flex Product 1 International except the cardholder account participates in Product Graduation and the transaction graduated to Product 23 International.</li> </ul>	1.60% + \$0.00
MasterCard	Electronic Card – Commercial – US Acquired	Credit	<ul style="list-style-type: none"> <li>Restricted to internationally issued Business Electronic Card transactions.</li> <li>Mag-Stripe read data required, except for internet transactions.</li> <li>MOTO and AFD merchants excluded.</li> <li>Transaction must be settled within 30 days.</li> </ul>	1.85% + \$0.00
MasterCard	International Humanitarian Prepaid	Prepaid	<ul style="list-style-type: none"> <li>Non-U.S. issued prepaid card was used to initiate the transaction.</li> <li>Mag-stripe data not required but must be electronically authorized.</li> </ul>	1.65% + \$0.00
MasterCard	International Humanitarian Debit	Debit	<ul style="list-style-type: none"> <li>Non-U.S. issued debit card was used to initiate the transaction.</li> <li>Mag-stripe data not required but must be electronically authorized.</li> </ul>	1.65% + \$0.00
MasterCard	International Freight Program	Credit	<ul style="list-style-type: none"> <li>Same requirements as Freight Program except for Non U.S. transactions.</li> </ul>	1.80% + \$0.00
MasterCard	Interregional Consumer Rate I: Digital Commerce	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued card used on internet transactions.</li> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>5812 – Restaurants</li> <li>5813 – Bar</li> <li>5814 – Fast Food</li> <li>3501-3999, 7011 – Lodging</li> <li>7230 – Beauty Salons</li> <li>4112 – Railways</li> <li>4813 &amp; 4814 – Telephone</li> <li>5411 – Supermarkets</li> <li>3351-3500, 7512, 7513, &amp; 7519 – Auto/Vehicle Rental</li> <li>5300 – Warehouse Club</li> <li>5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969 – Mail Order / Telephone Order</li> <li>4829, 6050, 6051, 6539 – Money Transfers</li> <li>7801, 7802 7995, 9754 - Gambling</li> </ul> </li> </ul>	1.60% + \$0.00
MasterCard	Interregional Consumer Rate I: Digital Commerce Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Interregional Consumer Rate I: Digital Commerce, except a Premium card was used to initiate the transaction.</li> </ul>	1.85% + \$0.00
MasterCard	Interregional Consumer Rate I: Digital Commerce Super Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Interregional Consumer Rate I: Digital Commerce, except a Super Premium card was used to initiate the transaction.</li> </ul>	1.98% + \$0.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
MasterCard	Interregional Consumer Rate II: Card Present	Credit	<ul style="list-style-type: none"> <li>Same requirements as Interregional Consumer Rate I: Digital Commerce, except Non-U.S. issued card used on card present transaction.</li> </ul>	1.10% + \$0.00
MasterCard	Interregional Consumer Rate II: Card Present Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Interregional Consumer Rate II: Card Present, except a Premium card was used to initiate the transaction.</li> </ul>	1.85% + \$0.00
MasterCard	Interregional Consumer Rate II: Card Present Super Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Interregional Consumer Rate II: Card Present, except a Super Premium card was used to initiate the transaction.</li> </ul>	1.98% + \$0.00
MasterCard	Interregional Consumer Rate III: Base	Credit	<ul style="list-style-type: none"> <li>Non-U.S. issued card used, which fails to meet requirements of Interregional Consumer Rate I or 2.</li> </ul>	1.60% + \$0.00
MasterCard	Interregional Consumer Rate III: Base Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Interregional Consumer Rate III: Base, except a Premium card was used to initiate the transaction.</li> </ul>	1.85% + \$0.00
MasterCard	Interregional Consumer Rate III: Base Super Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Interregional Consumer Rate III: Base, except a Super Premium card was used to initiate the transaction.</li> </ul>	1.98% + \$0.00
MasterCard	International Cash Advance	Credit	<ul style="list-style-type: none"> <li>Must use MCC 6010 – Manual Cash Disbursements.</li> <li>Non-U.S. issued card.</li> </ul>	0.00% + \$2.05

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
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Discover Consumer				
Discover	Retail Core	Credit	<ul style="list-style-type: none"> <li>• Must have an approved authorization code.</li> <li>• CVV data must be present in Track Data.</li> <li>• Ineligible MCCs: <ul style="list-style-type: none"> <li>○ 4900 Utilities</li> <li>○ 4784, 9211, 9222, 9223, 9311, 9399, 9405 Public Services</li> <li>○ 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519 Hotels/Car Rentals</li> <li>○ 3000-3350, 4112, 4411, 4511 Passenger Transport</li> <li>○ 4829, 6050, 6051, 6540 Quasi Cash</li> <li>○ 5411 &amp; 5300 Supermarket/Warehouse</li> <li>○ 5541 &amp; 5542 Petroleum</li> <li>○ 5960 &amp; 6300 Insurance</li> <li>○ 5962, 5996, 5967 High Risk</li> <li>○ 5812 &amp; 5814 Restaurants</li> <li>○ 6513 Real Estate</li> </ul> </li> <li>• Must be settled within 2 days from authorization.</li> <li>• Card and Cardholder must be present.</li> <li>• Transaction tolerance level of +/- 20% allowed on MCC: <ul style="list-style-type: none"> <li>○ 4121 Taxi Cabs/Limousines</li> <li>○ 7230 Beauty/Barber Shops</li> </ul> </li> <li>• The following MCC are not subject to transaction amount validation: <ul style="list-style-type: none"> <li>○ 3000-3350, 4112, 4411, 4511, Passenger Transport</li> <li>○ 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519 Hotels/Car Rentals</li> <li>○ 5541 Service Stations</li> <li>○ 5542 Automated Fuel Dispensers</li> <li>○ 5812 Restaurants</li> <li>○ 5813 Drinking Places</li> <li>○ 5814 Fast Food Restaurants</li> <li>○ 5815-5818 Digital Goods</li> </ul> </li> <li>• Transaction tolerance level of +/- 10% allowed on all other eligible MCC.</li> </ul>	1.57% + \$0.10
Discover	Retail	Debit	<ul style="list-style-type: none"> <li>• Same requirements as Retail Core, except a debit card was used to initiate the transaction.</li> </ul>	1.10% + \$0.16
Discover	Retail	Prepaid	<ul style="list-style-type: none"> <li>• Same requirements as Retail Core, except a prepaid card was used to initiate the transaction.</li> </ul>	1.12% + \$0.16

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Discover	Regulated (Applicable for all Regulated categories)	Debit / Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Retail Core, except a Regulated Check Card was used to initiate the transaction.</li> </ul>	0.05% + \$0.22
Discover	Micro Ticket	Credit	<ul style="list-style-type: none"> <li>Transaction amount <math>\leq</math> \$5.00.</li> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4111 Local Commuter Passenger Transport</li> <li>4121 Taxicabs &amp; Limousines</li> <li>4131 Bus Lines</li> <li>4784 Tolls &amp; Bridge Fees</li> <li>5499 Misc. Food Stores-Conv. Store &amp; Specialty Markets</li> <li>5552 Electric Vehicle Charging</li> <li>5812 Restaurant</li> <li>5814 Fast Food</li> <li>5994 Jewelry Store</li> <li>7211 Laundry</li> <li>7216 Dry Cleaners</li> <li>7338 Quick Copy</li> <li>7523 Parking Lots/Meters/Garages</li> <li>7542 Car Wash</li> <li>7832 Movie Theaters</li> <li>7841 DVD/Video Tape Rental</li> </ul> </li> <li>Must have an approved authorization code.</li> <li>Card Present or Card Not Present allowed.</li> <li>Must be settled within two days of authorization.</li> </ul>	1.95% + \$0.00
Discover	Micro Ticket	Debit / Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Micro Ticket Credit, except a Debit or Prepaid card was used to initiate the transaction.</li> </ul>	1.80% + \$0.00
Discover	Micro Ticket Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Micro Ticket Credit, except a Rewards card was used to initiate the transaction.</li> </ul>	1.95% + \$0.00
Discover	Micro Ticket Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Micro Ticket Credit, except a Premium card was used to initiate the transaction.</li> </ul>	1.97% + \$0.00
Discover	Micro Ticket Premium Plus	Credit	<ul style="list-style-type: none"> <li>Same requirements as Micro Ticket Credit, except a Premium Plus card was used to initiate the transaction.</li> </ul>	2.05% + \$0.00
Discover	Retail Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Retail Core, except a Reward card was used to initiate the transaction.</li> </ul>	1.72% + \$0.10
Discover	Retail Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Retail Core, except a Premium card was used to initiate the transaction.</li> </ul>	1.74% + \$0.10

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Discover	Retail Premium Plus	Credit	<ul style="list-style-type: none"> <li>Same requirements as Retail Core, except a Premium Plus card was used to initiate the transaction.</li> </ul>	2.25% + \$0.10
Discover	Key Entered Core	Credit	<ul style="list-style-type: none"> <li>Must have approved authorization code.</li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>3000-3350, 4112, 4411, 4511 Passenger Transport</li> <li>3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519 Hotels/Car Rentals</li> <li>4784, 9211, 9222, 9223, 9311, 9399, 9405 Public Services</li> <li>4900 Utilities</li> <li>4829, 6050, 6051, 6540 Quasi Cash</li> <li>5960 &amp; 6300 Insurance</li> <li>5962, 5996, 5967 High Risk</li> <li>6513 Real Estate</li> </ul> </li> <li>Transaction applies to Card Present transactions only.</li> <li>Must be settled within 2 days from authorization.</li> <li>Transaction tolerance level of +/- 20% allowed on MCC: <ul style="list-style-type: none"> <li>4121 Taxi Cabs/Limousines</li> <li>7230 Beauty/Barber Shops</li> </ul> </li> <li>The following MCC are not subject to transaction amount validation: <ul style="list-style-type: none"> <li>3000-3350, 4112, 4411, 4511 Passenger Transport</li> <li>3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519 Hotels/Car Rentals</li> <li>5541 Service Stations</li> <li>5542 Automated Fuel Dispensers</li> <li>5812 Restaurants</li> <li>5813 Drinking Places</li> <li>5814 Fast Food Restaurants</li> <li>5815-5818 Digital Goods</li> </ul> </li> <li>Transaction tolerance level of +/- 10% allowed on all other eligible MCC.</li> </ul>	1.91% + \$0.10
Discover	Key Entered	Debit	<ul style="list-style-type: none"> <li>Same requirements as Key Entered Core Credit, except a debit card was used to initiate the transaction.</li> </ul>	1.75% + \$0.20
Discover	Key Entered	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Key Entered Core Credit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.76% + \$0.20
Discover	Key Entered Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Key Entered Core Credit, except a Rewards card was used to initiate the transaction.</li> </ul>	2.03% + \$0.10
Discover	Key Entered Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Key Entered Core, except a Premium card was used to initiate the transaction.</li> </ul>	2.05% + \$0.10
Discover	Key Entered Premium Plus	Credit	<ul style="list-style-type: none"> <li>Same requirements as Key Entered Core, except a Premium Plus card is used to initiate the transaction.</li> </ul>	2.55% + \$0.10



# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Discover	Card Not Present	Credit	<ul style="list-style-type: none"> <li>• Must have approved authorization code.</li> <li>• Must submit Address Verification Service at time of authorization.</li> <li>• Ineligible MCCs: <ul style="list-style-type: none"> <li>○ 4900 Utilities</li> <li>○ 4784, 9211, 9222, 9223, 9311, 9399, 9405 Public Services</li> <li>○ 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519 Hotels/Car Rentals</li> <li>○ 3000-3350, 4112, 4411, 4511 Passenger Transport</li> <li>○ 4829, 6050, 6051, 6540 Quasi Cash</li> <li>○ 5960 &amp; 6300 Insurance</li> <li>○ 5962, 5996, 5967 High Risk</li> <li>○ 6513 Real Estate</li> </ul> </li> <li>• Transaction applies to Card-Not-Present MOTO transactions only.</li> <li>• Must be settled within 2 days from authorization.</li> <li>• Transaction tolerance level of +/- 20% allowed on MCC: <ul style="list-style-type: none"> <li>○ 4121 Taxi Cabs/Limousines</li> <li>○ 7230 Beauty/Barber Shops</li> </ul> </li> <li>• The following MCC are not subject to transaction amount validation: <ul style="list-style-type: none"> <li>○ 3000-3350, 4112, 4411, 4511 Passenger Transport</li> <li>○ 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519 Hotels/Car Rentals</li> <li>○ 5541 Service Stations</li> <li>○ 5542 Automated Fuel Dispensers</li> <li>○ 5812 Restaurants</li> <li>○ 5813 Drinking Places</li> <li>○ 5814 Fast Food Restaurants</li> <li>○ 5815-5818 Digital Goods</li> </ul> </li> <li>• Transaction tolerance level of +/- 10% allowed on all other eligible MCC.</li> </ul>	1.91% + \$0.10
Discover	Card Not Present	Debit	<ul style="list-style-type: none"> <li>• Same requirements as Card-Not-Present Core, except a debit card was used to initiate the transaction.</li> </ul>	1.75% + \$0.20
Discover	Card Not Present	Prepaid	<ul style="list-style-type: none"> <li>• Same requirements as Card-Not-Present Core, except a prepaid card was used to initiate the transaction.</li> </ul>	1.76% + \$0.20
Discover	Card Not Present Rewards	Credit	<ul style="list-style-type: none"> <li>• Same requirements as Card-Not-Present Core, except a Rewards card was used to initiate the transaction.</li> </ul>	2.03% + \$0.10
Discover	Card Not Present Premium	Credit	<ul style="list-style-type: none"> <li>• Same requirements as Card-Not-Present Core, except a Premium card was used to initiate the transaction.</li> </ul>	2.05% + \$0.10
Discover	Card Not Present Premium Plus	Credit	<ul style="list-style-type: none"> <li>• Same requirements as Card-Not-Present Core, except a Premium Plus card was used to initiate the transaction.</li> </ul>	2.55% + \$0.10

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Discover	E-Commerce	Credit	<ul style="list-style-type: none"> <li>• Must have approved authorization code.</li> <li>• Must submit Address Verification Service at time of authorization.</li> <li>• Ineligible MCC groups: <ul style="list-style-type: none"> <li>○ 4900 Utilities</li> <li>○ 6513 Real Estate</li> <li>○ 5960 &amp; 6300 Insurance</li> <li>○ 4784, 9211, 9222, 9223, 9311, 9399, 9405 Public Services</li> <li>○ 3351-3411, 3501-3999, 7011, 7012, 7512, 7513, 7519 Hotels/Car Rentals</li> <li>○ 3000-3350, 4112, 4411, 4511 Passenger Transport</li> <li>○ 4829, 6050, 6051, 6540 Quasi Cash</li> <li>○ 5962, 5996, 5967 High Risk</li> </ul> </li> <li>• Transaction applies to Card-Not-Present E-Commerce transactions only.</li> <li>• Must be settled within 6 days from authorization.</li> <li>• Transaction tolerance level of +/- 20% allowed on MCC: <ul style="list-style-type: none"> <li>○ 4121 Taxi Cabs/Limousines</li> <li>○ 7230 Beauty/Barber Shops</li> </ul> </li> <li>• The following MCC are not subject to transaction amount validation: <ul style="list-style-type: none"> <li>○ 3000-3350, 4112, 4411, 4511 Passenger Transport</li> <li>○ 3351-3411, 3501-3999, 7011, 7012, 7512, 7513, 7519 Hotels/Car Rentals</li> <li>○ 5541 Service Stations</li> <li>○ 5542 Automated Fuel Dispensers</li> <li>○ 5812 Restaurants</li> <li>○ 5813 Drinking Places</li> <li>○ 5814 Fast Food Restaurants</li> <li>○ 5815-5818 Digital Goods</li> </ul> </li> <li>• Transaction tolerance level of +/- 10% allowed on all other eligible MCC.</li> </ul>	1.91% + \$0.10
Discover	E-Commerce	Debit	<ul style="list-style-type: none"> <li>• Same requirements as E-Commerce Core, except a debit card was used to initiate the transaction.</li> </ul>	1.75% + \$0.20
Discover	E-Commerce	Prepaid	<ul style="list-style-type: none"> <li>• Same requirements as E-Commerce Core, except a prepaid card was used to initiate the transaction.</li> </ul>	1.76% + \$0.20
Discover	E-Commerce Rewards	Credit	<ul style="list-style-type: none"> <li>• Same requirements as E-Commerce Core, except a Rewards card was used to initiate the transaction</li> </ul>	2.03% + \$0.10
Discover	E-Commerce Premium	Credit	<ul style="list-style-type: none"> <li>• Same requirements as E-Commerce Core, except a Premium card was used to initiate the transaction.</li> </ul>	2.05% + \$0.10
Discover	E-Commerce Premium Plus	Credit	<ul style="list-style-type: none"> <li>• Same requirements as E-Commerce Core, except a Premium Plus card was used to initiate the transaction.</li> </ul>	2.55% + \$0.10

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Discover	Base Submission Core	Credit	<ul style="list-style-type: none"> <li>Must have approved authorization code.</li> <li>Valid for all MCCs.</li> <li>Valid for Card Present and Card Not Present transactions.</li> <li>Not subject to timeliness validation.</li> <li>Not subject to the amount variance validation test.</li> </ul>	3.15% + \$0.10
Discover	Base Submission	Debit	<ul style="list-style-type: none"> <li>Same requirements as Base Submission Core, except a debit card was used to initiate the transaction.</li> </ul>	1.90% + \$0.25
Discover	Base Submission	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Base Submission Core, except a prepaid card was used to initiate the transaction.</li> </ul>	1.90% + \$0.25
Discover	Base Submission Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Base Submission Core, except a Rewards card was used to initiate the transaction.</li> </ul>	3.15% + \$0.10
Discover	Base Submission Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Base Submission Core, except a Premium card was used to initiate the transaction.</li> </ul>	3.15% + \$0.10
Discover	Base Submission Premium Plus	Credit	<ul style="list-style-type: none"> <li>Same requirements as Base Submission Core, except a Premium Plus card was used to initiate the transaction.</li> </ul>	3.15% + \$0.10
Discover	Restaurants Core	Credit	<ul style="list-style-type: none"> <li>Restricted to MCCs 5812 – Restaurant &amp; 5814 – Fast Food.</li> <li>Must have an approved authorization code.</li> <li>Card &amp; card holder must be present.</li> <li>Must be settled within 2 days from authorization.</li> </ul>	1.56% + \$0.10
Discover	Restaurant	Debit	<ul style="list-style-type: none"> <li>Same requirements as Restaurant Core Credit, except a debit card was used to initiate the transaction.</li> </ul>	1.19% + \$0.10
Discover	Restaurant	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Restaurant Core Credit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.14% + \$0.15
Discover	Restaurants Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Restaurant Core Credit, except a rewards card was used to initiate the transaction.</li> </ul>	1.90% + \$0.10
Discover	Restaurant Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Restaurant Core Credit, except a Premium card was used to initiate the transaction.</li> </ul>	2.30% + \$0.10
Discover	Restaurant Premium Plus	Credit	<ul style="list-style-type: none"> <li>Same requirements as Restaurant Core Credit, except a Premium Plus card was used to initiate the transaction.</li> </ul>	2.45% + \$0.10
Discover	Hotel / Car Rentals Core	Credit	<ul style="list-style-type: none"> <li>Restricted to MCCs: 3351-3500, 3501-3999, 7011, 7012, 7512, 7513 or 7519 Hotel / Car Rental.</li> <li>Must have approved authorization code.</li> <li>Must be settled within 2 days from authorization.</li> <li>Valid for Card Present and Card Not Present transactions.</li> </ul>	1.58% + \$0.10
Discover	Hotel / Car Rentals	Debit	<ul style="list-style-type: none"> <li>Same requirements as Hotel/Car Rentals Core Credit, except, a debit card was used to initiate the transaction.</li> </ul>	1.35% + \$0.16
Discover	Hotel / Car Rentals	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Hotel/Car Rentals Core Credit, except, a prepaid card was used to initiate the transaction.</li> </ul>	1.35% + \$0.16

**First American Payment Systems Interchange Release for Visa, MasterCard, and Discover**

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Discover	Hotel / Car Rentals Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements same as Hotel/Car Rentals Core, except, a Rewards card was used to initiate the transaction.</li> </ul>	1.92% + \$0.10
Discover	Hotel / Car Rentals Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements same as Hotel/Car Rentals Core, except, a Premium card was used to initiate the transaction.</li> </ul>	2.30% + \$0.10
Discover	Hotel / Car Rentals Premium Plus	Credit	<ul style="list-style-type: none"> <li>Same requirements same as Hotel/Car Rentals Core, except, a Premium Plus card was used to initiate the transaction.</li> </ul>	2.57% + \$0.10
Discover	Petroleum Core	Credit	<ul style="list-style-type: none"> <li>Must be submitted with an MCC of 5542 Automated Fuel Dispenser.</li> <li>Must have an approved authorization code.</li> <li>Must be settled within 2 days from authorization.</li> <li>Card and Cardholder must be present.</li> <li>Not subject to the amount variance validation test.</li> <li>Maximum transaction amount of \$175.</li> </ul>	1.80% + \$0.05
Discover	Petroleum	Debit	<ul style="list-style-type: none"> <li>Same requirements as Petroleum Core Credit, except, a debit card was used to initiate the transaction.</li> </ul>	0.76% + \$0.16
Discover	Petroleum	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Petroleum Core Credit, except, a prepaid card was used to initiate the transaction.</li> </ul>	0.76% + \$0.16
Discover	Petroleum Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Petroleum Core Credit, except a Rewards card was used to initiate the transaction.</li> </ul>	1.80% + \$0.05
Discover	Petroleum Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Petroleum Core Credit, except a Premium card was used to initiate the transaction.</li> </ul>	1.80% + \$0.05
Discover	Petroleum Premium Plus	Credit	<ul style="list-style-type: none"> <li>Same requirements as Petroleum Core Credit, except a Premium Plus card was used to initiate the transaction.</li> </ul>	1.80% + \$0.05

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Discover	Emerging Markets	Debit	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4899 Cable and Other Pay Television Services</li> <li>5968 Direct Marketing—Continuity/Subscription</li> <li>5983 Fuel Dealers</li> <li>6533 Payment Transaction</li> <li>8211 Elementary &amp; Secondary Schools</li> <li>8220 Colleges, Universities, Prof. Schools, &amp; Junior Colleges</li> <li>8299 Schools &amp; Educational Services (Not Elsewhere Classified)</li> <li>8351 Child Care Services</li> </ul> </li> <li>Must have approved authorization code.</li> <li>Must be settled within 3 days from authorization.</li> <li>Valid for Card Present and Card Not Present transactions.</li> <li>Settlement amount must be within 10% +/- of authorization amount.</li> </ul>	0.90% + \$0.20
Discover	Emerging Markets	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Emerging Markets Debit, except a prepaid card was used to initiate the transaction.</li> </ul>	0.90% + \$0.20
Discover	Express Services Core	Credit	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4111 Local Commuter Passenger Transport</li> <li>4121 Taxicabs &amp; Limousines</li> <li>4131 Bus Lines</li> <li>5812 Restaurant</li> <li>5994 News Dealers &amp; Newsstands</li> <li>7216 Dry Cleaners</li> <li>7523 Parking Lots/Meters/Garages</li> <li>7832 Movie Theaters</li> <li>7841 DVD/Video Tape Rental</li> <li>4784 Tolls &amp; Bridge Fees</li> <li>5814 Fast Food</li> <li>7211 Laundries</li> <li>7338 Quick Copy</li> <li>7542 Car Wash</li> <li>4112 Passenger Railways</li> </ul> </li> <li>Must have approved authorization code.</li> <li>Must be settled within 2 days from authorization.</li> <li>Valid for Card Present transactions.</li> <li>Settlement amount must be ≤ \$15.00.</li> <li>For MCC 4121 – Taxicabs &amp; Limousines, the settled amount must be ≤ \$25 &amp; the authorization to settle amount variance is +/- 20%.</li> <li>All other MCCs have a variance tolerance of 10%.</li> </ul>	1.95% + \$0.00
Discover	Express Services	Debit	<ul style="list-style-type: none"> <li>Same requirements as Express Services Core Credit, except a debit card was used to initiate the transaction.</li> </ul>	1.80% + \$0.00
Discover	Express Services	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Express Services Core Credit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.80% + \$0.00
Discover	Express Services Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Express Services Core Credit, except a Rewards card was used to initiate the transaction.</li> </ul>	1.95% + \$0.00
Discover	Express Services Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Express Services Core Credit, except a Premium card was used to initiate the transaction.</li> </ul>	1.97% + \$0.00

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Discover	Express Services Premium Plus	Credit	<ul style="list-style-type: none"> <li>Same requirements as Express Services Core Credit, except a Premium Plus card was used to initiate the transaction.</li> </ul>	2.05% + \$0.05
Discover	Insurance Core	Credit	<ul style="list-style-type: none"> <li>Restricted to MCCs 5960 Direct Marketing Insurance Sales &amp; 6300 Insurance Sales/ Underwriting/ Premiums.</li> <li>Must be settled within 3 days from authorization.</li> <li>Must have a valid authorization code.</li> <li>Settlement amount must be within 10% +/- of authorization amount.</li> <li>Valid for Card Present and Card Not Present transactions.</li> </ul>	1.43% + \$0.05
Discover	Insurance	Debit	<ul style="list-style-type: none"> <li>Same requirements as Insurance Core Credit, except a debit card was used to initiate the transaction.</li> </ul>	0.80% + \$0.25
Discover	Insurance	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Insurance Core Credit, except a prepaid card was used to initiate the transaction.</li> </ul>	0.80% + \$0.25
Discover	Insurance Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance Core Credit, except a Rewards card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
Discover	Insurance Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance Core Credit, except a Premium card was used to initiate the transaction.</li> </ul>	1.43% + \$0.05
Discover	Insurance Premium Plus	Credit	<ul style="list-style-type: none"> <li>Same requirements as Insurance Core Credit, except a Premium Plus card was used to initiate the transaction.</li> </ul>	2.30% + \$0.05
Discover	Public Services Core	Credit	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4784 Toll Bridge Fee</li> <li>9211 Court costs</li> <li>9222 Fines</li> <li>9223 Bail &amp; Bond Payments</li> <li>9311 Tax Payments</li> <li>9399 Government Services Not Elsewhere Classified</li> <li>9405 U.S. Agencies</li> </ul> </li> <li>Must have approved authorization code.</li> <li>Must be settled within 3 days from authorization.</li> <li>Valid for Card Present and Card Not Present transactions.</li> <li>Settlement amount must be within 10% +/- of authorization amount.</li> </ul>	1.55% + \$0.10
Discover	Public Services	Debit	<ul style="list-style-type: none"> <li>Same requirements as Public Services Core Credit, except: <ul style="list-style-type: none"> <li>A debit card was used to initiate the transaction.</li> <li>Transaction amount must be <math>\leq</math> \$200.00.</li> </ul> </li> </ul>	0.90% + \$0.20
Discover	Public Services	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Public Services Core Debit, except a prepaid card was used to initiate the transaction.</li> </ul>	0.90% + \$0.20
Discover	Public Services (Maximum)	Debit	<ul style="list-style-type: none"> <li>Same requirements as Public Services Core Credit, except: <ul style="list-style-type: none"> <li>A debit card was used to initiate the transaction.</li> <li>Transaction amount must be <math>\geq</math> \$200.00.</li> </ul> </li> </ul>	0.00% + \$2.00
Discover	Public Services (Maximum) Prepaid	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Public Services Core (Maximum) Debit, except a prepaid card was used to initiate the transaction.</li> </ul>	0.00% + \$2.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Discover	Public Services Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Public Services Core Credit, except a Rewards card was used to initiate the transaction.</li> </ul>	1.55% + \$0.10
Discover	Public Services Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Public Services Core Credit, except a Premium Card was used to initiate the transaction.</li> </ul>	1.55% + \$0.10
Discover	Public Services Premium Plus	Credit	<ul style="list-style-type: none"> <li>Same requirements as Public Services Core Credit, except a Premium Plus Card was used to initiate the transaction.</li> </ul>	1.55% + \$0.10
Discover	Real Estate Core	Credit	<ul style="list-style-type: none"> <li>Restricted to MCC 6513 Real Estate.</li> <li>Must be settled within 3 days from authorization.</li> <li>Must have a valid authorization code.</li> <li>Settlement amount must be within 10% +/- of authorization amount.</li> <li>Valid for Card Present and Card Not Present transactions.</li> </ul>	1.10% + \$0.00
Discover	Real Estate	Debit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate Core Credit, except a debit card was used to initiate the transaction.</li> </ul>	1.10% + \$0.00
Discover	Real Estate	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Real Estate Core Credit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.10% + \$0.00
Discover	Real Estate Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate Core Credit, except a Rewards card was used to initiate the transaction.</li> </ul>	1.10% + \$0.00
Discover	Real Estate Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate Core Credit, except a Premium card was used to initiate the transaction.</li> </ul>	1.10% + \$0.00
Discover	Real Estate Premium Plus	Credit	<ul style="list-style-type: none"> <li>Same requirements as Real Estate Core Credit, except a Premium Plus Card was used to initiate the transaction.</li> </ul>	2.30% + \$0.10
Discover	Recurring Payments Core	Credit	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>4814 Telecommunication Services</li> <li>4899 Cable Satellite &amp; Other Pay Television &amp; Radio Services.</li> </ul> </li> <li>Must have approved authorization code.</li> <li>AVS required.</li> <li>Must be settled within 2 days from authorization.</li> <li>Valid for Card Present and Card Not Present transactions.</li> <li>Settlement amount must be within 10% +/- of authorization amount.</li> </ul>	1.35% + \$0.05
Discover	Recurring Payments	Debit	<ul style="list-style-type: none"> <li>Same requirements as Recurring Payments Core, except a debit card was used to initiate the transaction.</li> </ul>	1.20% + \$0.05
Discover	Recurring Payments	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Recurring Payments Debit, except a prepaid card was card was used to initiate the transaction.</li> </ul>	1.20% + \$0.05
Discover	Recurring Payments Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Recurring Payments Core Credit, except a Rewards card was used to initiate the transaction.</li> </ul>	1.35% + \$0.05
Discover	Recurring Payments Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Recurring Payments Core Credit, except a Premium card was used to initiate the transaction.</li> </ul>	1.45% + \$0.05



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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Discover	Recurring Payments Premium Plus	Credit	<ul style="list-style-type: none"> <li>Same requirements as Recurring Payments Core Credit, except a Premium Plus card was used to initiate the transaction.</li> </ul>	1.80% + \$0.05
Discover	Charity Core	Credit	<ul style="list-style-type: none"> <li>Eligible MCC is 8398 Charitable Social Service Organizations.</li> <li>Both Card Present &amp; Card Not Present transaction are eligible.</li> </ul>	1.45% + \$0.05
Discover	Charity Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Charity Core Credit, except a Rewards card was used to initiate the transaction.</li> </ul>	1.50% + \$0.05
Discover	Charity Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Charity Core Credit, except a Premium card was used to initiate the transaction.</li> </ul>	1.50% + \$0.05
Discover	Charity Premium Plus	Credit	<ul style="list-style-type: none"> <li>Same requirements as Charity Core Credit, except a Premium Plus card was used to initiate the transaction.</li> </ul>	2.30% + \$0.10
Discover	Charity	Debit / Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Charity Core Credit, except a Debit or Prepaid card was used to initiate the transaction.</li> </ul>	.90% + \$0.20
Discover	Supermarkets / Warehouse Clubs Core	Credit	<ul style="list-style-type: none"> <li>Restricted to MCC 5300 Wholesale Clubs &amp; 5411 Supermarket.</li> <li>Must have an approved authorization code.</li> <li>Must be settled within 2 days from authorization.</li> <li>Card and Cardholder must be present.</li> <li>Settlement amount must be within 15% +/- of authorization amount.</li> </ul>	1.40% + \$0.05
Discover	Supermarkets / Warehouse Clubs	Debit	<ul style="list-style-type: none"> <li>Same requirements as Supermarkets/ Warehouse Clubs Core Credit, except a debit card was used to initiate the transaction.</li> </ul>	1.10% + \$0.16 (\$0.36 Max.)
Discover	Supermarkets / Warehouse Clubs	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Supermarkets/ Warehouse Clubs Core Credit, except a prepaid card was used to initiate the transaction.</li> </ul>	1.12% + \$0.16 (\$0.36 Max.)
Discover	Supermarkets / Warehouse Clubs Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Supermarkets/ Warehouse Clubs Core Credit, except a Rewards card was used to initiate the transaction.</li> </ul>	1.62% + \$0.10
Discover	Supermarkets / Warehouse Clubs Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Supermarkets/ Warehouse Clubs Core Credit, except a Premium card was used to initiate the transaction.</li> </ul>	1.65% + \$0.10
Discover	Supermarkets / Warehouse Clubs Premium Plus	Credit	<ul style="list-style-type: none"> <li>Same requirements as Supermarkets/ Warehouse Clubs Core Credit, except a Premium Plus card was used to initiate the transaction.</li> </ul>	2.10% + \$0.10
Discover	Utilities Core	Credit	<ul style="list-style-type: none"> <li>Restricted to MCC 4900 - Utilities.</li> <li>Must have an approved authorization code.</li> <li>Must be settled within 2 days from authorization.</li> <li>Valid for Card Present and Card Not Present transactions.</li> <li>Settlement amount must be within 10% +/- of authorization amount.</li> </ul>	0.00% + \$0.75
Discover	Utilities	Debit	<ul style="list-style-type: none"> <li>Same requirements as Utilities Core Credit, except a debit card was used to initiate the transaction.</li> </ul>	0.00% + \$0.75



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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Discover	Utilities	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Utilities Core Credit, except a prepaid card was used to initiate the transaction.</li> </ul>	0.00% + \$0.75
Discover	Utilities Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Utilities Core Credit, except a Rewards card was used to initiate the transaction.</li> </ul>	0.00% + \$0.75
Discover	Utilities Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Utilities Core Credit, except a Premium card was used to initiate the transaction.</li> </ul>	0.00% + \$0.75
Discover	Utilities Premium Plus	Credit	<ul style="list-style-type: none"> <li>Same requirements as Utilities Core Credit, except a Premium Plus card was used to initiate the transaction.</li> </ul>	0.00% + \$0.75
Discover	Debt Repayment	Debit / Prepaid	<ul style="list-style-type: none"> <li>Restricted to MCCs 6051 or 6012.</li> <li>Must have an approved authorization code.</li> <li>Must be settled within 2 days from authorization.</li> <li>Card must be Consumer Debit</li> <li>Transaction amount must be &gt; \$320.00</li> </ul>	0.70% + \$.16 (\$2.40 Max.)
Discover	Debt Repayment - Non Exempt Regulated	Debit / Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Debt Repayment except a regulated check card was used to initiate the transaction.</li> <li>Transaction amount must be ≤ \$320.00</li> </ul>	0.05% + \$.021

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Discover	E-commerce Secured - Core	Credit	<ul style="list-style-type: none"><li>Ineligible MCCs<ul style="list-style-type: none"><li>4900 Utilities3501-3999 Hotels</li><li>6513 Real Estate7011 Lodging</li><li>5960 Direct Marketing - Insurance7012 Timeshares</li><li>6300 Insurance Sales7512 Auto Rental Agency</li><li>7513 Truck &amp; Utility Rentals5962 Travel Related Services</li><li>7519 - Motor Home Rentals9223 Bail &amp; Bond Payments</li><li>4112 - Passenger Railways</li><li>4411 Cruise Lines</li><li>4829 Wire Transfers</li><li>6050 Quasi Cash</li><li>8398 Charitable Organizations</li><li>6540 Funding Transactions</li><li>6051 Foreign Currency</li><li>4784 Bridge &amp; Road Fees, Tolls</li><li>9211 Court Costs</li><li>9222 Fines</li><li>9311 Tax Payments</li><li>9399 Government Services</li><li>9405 Intra - Government Transactions</li><li>5966 Outbound Telemarketing</li><li>5967 Inbound Telemarketing</li></ul></li><li>Must have an approved authorization code.</li><li>Must be settled within 7 days from authorization.</li><li>Card sale must be a Local Card Sales that occurs in the United States.</li></ul>	1.80% + \$0.10
Discover	E-commerce Secured - Debit	Debit	<ul style="list-style-type: none"><li>Same requirements as E-commerce Secured - Core except a debit card was used to initiate the transaction.</li></ul>	1.75% + \$0.20
Discover	E-commerce Secured - Prepaid	Prepaid	<ul style="list-style-type: none"><li>Same requirements as E-commerce Secured - Core except a prepaid card was used to initiate the transaction.</li></ul>	1.75% + \$0.20
Discover	E-commerce Secured - Non Exempt Debit / Prepaid	Debit / Prepaid	<ul style="list-style-type: none"><li>Same requirements as E-commerce Secured - Core except a regulated check / prepaid card was used to initiate the transaction.</li></ul>	0.05% + \$0.21
Discover	E-commerce Secured - Rewards	Credit	<ul style="list-style-type: none"><li>Same requirements as E-commerce Secured - Core except a rewards card was used to initiate the transaction.</li></ul>	1.90% + \$0.10
Discover	E-commerce Secured - Premium	Credit	<ul style="list-style-type: none"><li>Same requirements as E-commerce Secured - Core except a premium card was used to initiate the transaction.</li></ul>	1.95% + \$0.10
Discover	E-commerce Secured - Premium Plus	Credit	<ul style="list-style-type: none"><li>Same requirements as E-commerce Secured - Core except a premium plus card was used to initiate the transaction.</li></ul>	2.40% + \$0.10

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Discover	Passenger Transport	Credit	<ul style="list-style-type: none"> <li>Card present and card not present are eligible.</li> <li>Transaction must have received an approved authorization.</li> <li>CVV Data, DCVV Data, or iCVV Data must be included with authorization request if entry mode is Magnetic Stripe, Chip Card Terminal, RFI-Magnetic Stripe, RFI-Chip, Chip Fallback.</li> <li>Eligible MCCs 3000-3350, 4112, 4411, 4511 Passenger Transport.</li> </ul>	1.75% + \$0.10
Discover	Passenger Transport Debit	Debit	<ul style="list-style-type: none"> <li>Same requirements as Passenger Transport except a Debit card was used to initiate the transaction.</li> </ul>	1.60% + \$0.15
Discover	Passenger Transport Prepaid	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Passenger Transport except a Prepaid card was used to initiate the transaction.</li> </ul>	1.60% + \$0.15
Discover	Passenger Transport Rewards	Credit	<ul style="list-style-type: none"> <li>Same requirements as Passenger Transport except a Rewards card was used to initiate the transaction.</li> </ul>	1.92% + \$0.10
Discover	Passenger Transport Premium	Credit	<ul style="list-style-type: none"> <li>Same requirements as Passenger Transport except a Premium card was used to initiate the transaction.</li> </ul>	2.30% + \$0.10
Discover	Passenger Transport Premium Plus	Credit	<ul style="list-style-type: none"> <li>Same requirements as Passenger Transport except a Premium Plus card was used to initiate the transaction.</li> </ul>	2.40% + \$0.10
Discover	Cash Advance	Credit	<ul style="list-style-type: none"> <li>Must use MCC 6010 – Manual Cash Disbursements.</li> </ul>	0.16% + \$1.65

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
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Discover Commercial				
Discover	Commercial Electronic	Credit / Debit	<ul style="list-style-type: none"> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>4900 Utilities</li> <li>5962 Direct Marketing—Travel-Related Arrangement Services</li> <li>5966 Direct Marketing—Combination Catalog &amp; Retail Merchant</li> <li>5967 Direct Marketing—Outbound Telemarketing Merchant</li> </ul> </li> <li>Card present or card not present are eligible.</li> <li>Must have approved authorization code.</li> <li>Applies to Discover Commercial Cards only including Executive Business.</li> <li>If commercial card used in Card Not Present environment, must submit AVS at time of authorization. <ul style="list-style-type: none"> <li>Exception: AVS not required if used in Card Not Present environment and MCC is for Utilities, Emerging Markets, Public Services or Hotel / Car Rental.</li> </ul> </li> <li>Transaction must be submitted for settlement within 3 days if MCC is Utilities, Emerging Market or Public Services.</li> <li>Transaction must be submitted for settlement within 2 days for all other MCCs.</li> <li>Amount Variance tolerance is based on MCC. For example, 4121 Taxicabs / Limousines &amp; 7230 Beauty Salon has a 20% +/- tolerance, 5541 Service Station is not subject to the amount variance validation test, and most other MCCs have a 10% +/- tolerance.</li> </ul>	2.45% + \$0.15
Discover	Commercial Electronic	Prepaid	<ul style="list-style-type: none"> <li>Same requirements as Commercial Electronic except a prepaid card was used to initiate the transaction.</li> </ul>	2.65% + \$0.10
Discover	Commercial Base Submission	Credit / Debit / Prepaid	<ul style="list-style-type: none"> <li>Must have approved authorization code.</li> <li>Applies to Discover Commercial Cards only including Executive Business.</li> <li>Valid for all MCCs.</li> <li>Valid for Card Present and Card Not Present transactions.</li> <li>Not subject to timeliness validation.</li> <li>Not subject to the amount variance validation test.</li> </ul>	3.05% + \$0.10
Discover	Commercial Utilities	Credit / Debit / Prepaid	<ul style="list-style-type: none"> <li>Restricted to MCC 4900.</li> <li>Applies to Discover Commercial Cards only including Executive Business.</li> <li>Must have approved authorization code.</li> <li>Must be settled within 3 days from authorization.</li> <li>Valid for Card Present and Card Not Present transactions.</li> <li>Settlement amount must be within 10% +/- of authorization amount.</li> </ul>	0.00% + \$1.50
Discover	Commercial Regulated	Debit / Prepaid	<ul style="list-style-type: none"> <li>Applies to Discover debit and prepaid commercial card transactions with fraud adjustment.</li> <li>Cardholder's Issuing bank must have assets greater than \$10 billion.</li> </ul>	0.05% + \$0.22

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Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
Discover	U.S Commercial B2B 1	Credit	<ul style="list-style-type: none"> <li>Must be a Commercial Card Sale.</li> <li>Must be registered for the program by the issuer.</li> <li>Valid for Card Present and Card Not Present transactions.</li> <li>Valid for all MCCs.</li> </ul>	0.00% + \$0.00
Discover	U.S Commercial B2B 2	Credit	<ul style="list-style-type: none"> <li>Same requirements as U.S Commercial B2B 1.</li> </ul>	6.00% + \$0.00
Discover	Commercial Large Ticket	Credit / Debit / Prepaid	<ul style="list-style-type: none"> <li>Eligible MCCs: <ul style="list-style-type: none"> <li>2741 Misc. Publishing &amp; Printing</li> <li>2791 Typesetting, Plate Making &amp; Related Services</li> <li>2842 Specialty Cleaning, Polishing &amp; Sanitation Preparations</li> <li>5013 Motor Vehicle Supplies &amp; New Parts</li> <li>5021 Office &amp; Commercial Furniture</li> <li>5039 Construction Materials Not Elsewhere Classified</li> <li>5044 Photographic, Photocopy, Microfilm Equipment &amp; Supplies</li> <li>5045 Computers &amp; Computer Peripheral Equipment &amp; Software</li> <li>5046 Commercial Equipment Not Elsewhere Classified</li> <li>5047 Medical, Dental, Ophthalmic, &amp; Hospital Equip. &amp; Supplies</li> <li>5051 Metal Service Centers &amp; Offices</li> <li>5065 Electrical Parts &amp; Equipment</li> <li>5072 Hardware, Equipment &amp; Supplies</li> <li>5074 Plumbing &amp; Heating Equipment &amp; Supplies</li> <li>5085 Industrial Supplies Not Elsewhere Classified</li> <li>5094 Precious Stones &amp; Metals, Watches &amp; Jewelry</li> <li>5099 Durable Goods Not Elsewhere Classified</li> <li>5111 Stationery, Office Supplies, Printing &amp; Writing Paper</li> <li>5122 Drugs, Drug Proprieties, &amp; Druggist Sundries</li> <li>5131 Piece Goods, Notions, &amp; Other Dry Goods</li> <li>5137 Men's, Women's, &amp; Children's Uniforms &amp; Commercial Clothing</li> <li>5139 Commercial Footwear</li> <li>5169 Chemicals &amp; Allied Products Not Elsewhere Classified</li> <li>5172 Petroleum &amp; Petroleum Products</li> <li>5192 Books, Periodicals, &amp; Newspapers</li> <li>5193 Florists Supplies, Nursery Stock, &amp; Flowers</li> <li>5198 Paints, Varnishes, &amp; Supplies</li> </ul> </li> <li>Must have approved authorization code.</li> <li>Applies to Discover Commercial Cards only including Executive Business.</li> <li>Valid for Card Present and Card Not Present transactions.</li> <li>Card sale amount must <math>\geq</math> to \$5,000.00.</li> <li>Transaction must be settled within 2 days.</li> </ul>	1.45% + \$35.00

# First American Payment Systems Interchange Release for Visa, MasterCard, and Discover

**Changes Effective April 11, 2025, Are in Red**

Brand	Interchange Category	Product Type	Primary Qualification Criteria	Interchange Fee
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Discover International				
Discover	U.S. International Consumer	Credit	<ul style="list-style-type: none"> <li>Non-US issued Discover cards.</li> <li>Ineligible MCCs: <ul style="list-style-type: none"> <li>5962 - Direct Marketing—Travel-Related Arrangement Services</li> <li>5966 - Direct Marketing—Combination Catalog &amp; Retail Merchant</li> <li>5967 - Direct Marketing—Outbound Telemarketing Merchant</li> </ul> </li> <li>Must have valid approval code and CVV request in track data.</li> <li>Must be Card Present and Magnetic Stripe Read or Chip data read.</li> <li>Must be submitted for clearing within 8 days of authorization (MCCs 3000-3300, 4112, 4511) or 5 days of authorization (All other MCCs).</li> <li>Not subject to the variance validation test.</li> </ul>	1.65% + \$0.00
Discover	U.S. International Consumer Debit	Debit / Prepaid	<ul style="list-style-type: none"> <li>Same requirements of U.S. International Consumer Electronic except a Debit / Prepaid card was used.</li> </ul>	1.20% + \$0.00
Discover	International Base Submission	Credit	<ul style="list-style-type: none"> <li>Non-US issued Discover cards.</li> <li>Valid for all MCCs.</li> <li>Valid for Card Present and Card Not Present.</li> <li>Did not meet timeliness requirements.</li> </ul>	1.70% + \$0.10
Discover	International Commercial	Credit	<ul style="list-style-type: none"> <li>Same requirements of International Consumer Electronic, except an International Commercial card was used.</li> </ul>	1.90% + \$.10